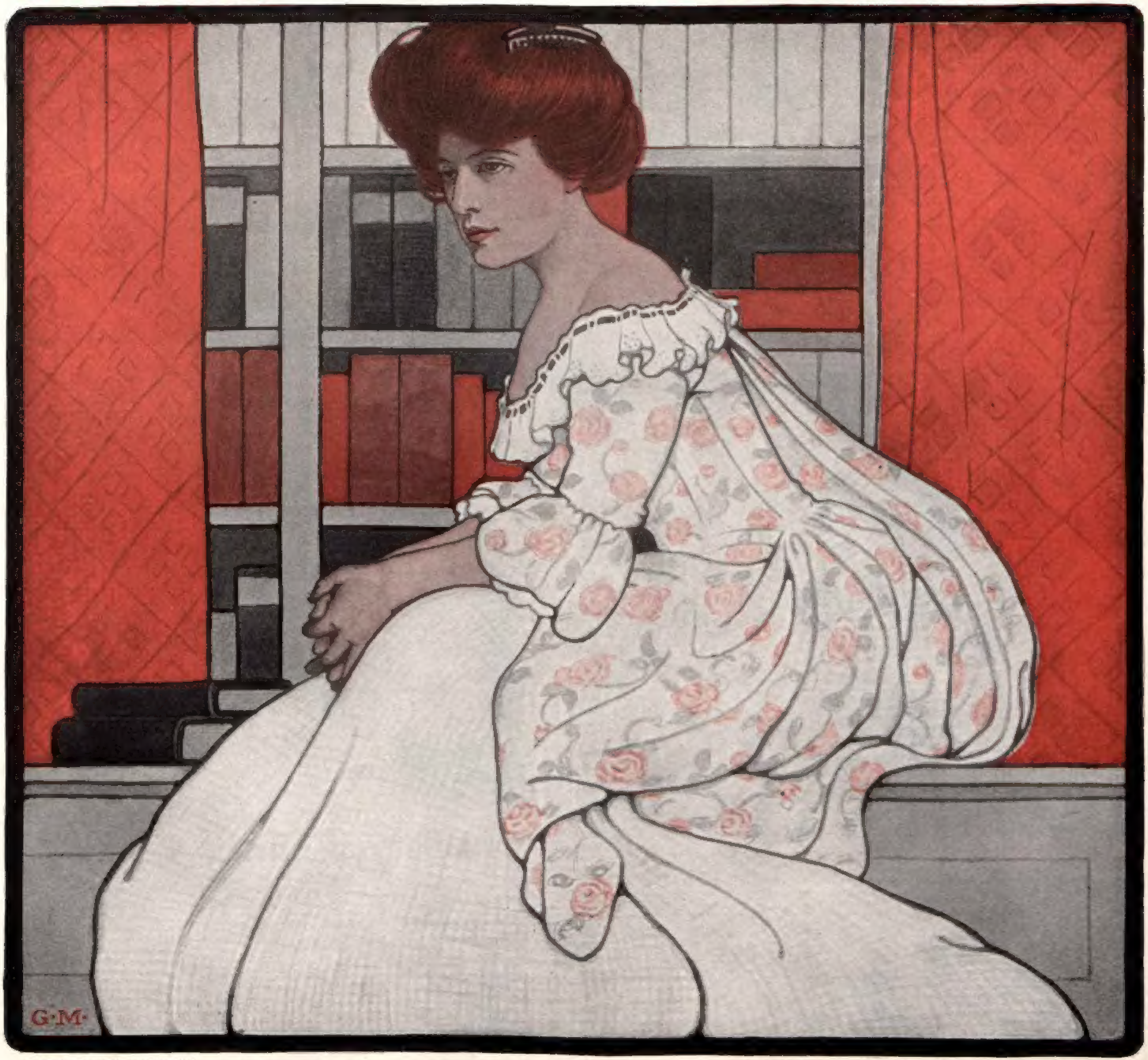
THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D¹ 1728 *by* Benj. Franklin

MAY 13, 1905 FIVE CENTS THE COPY



DRAWN BY GUERNSEY MOORE

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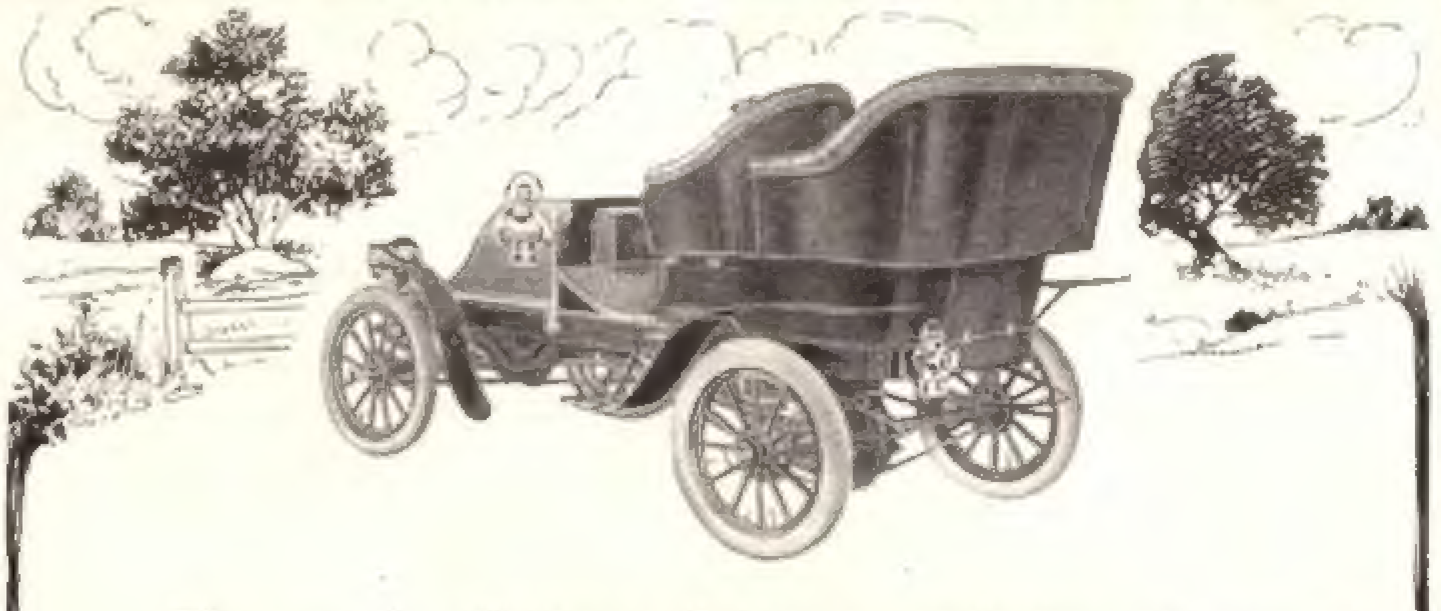

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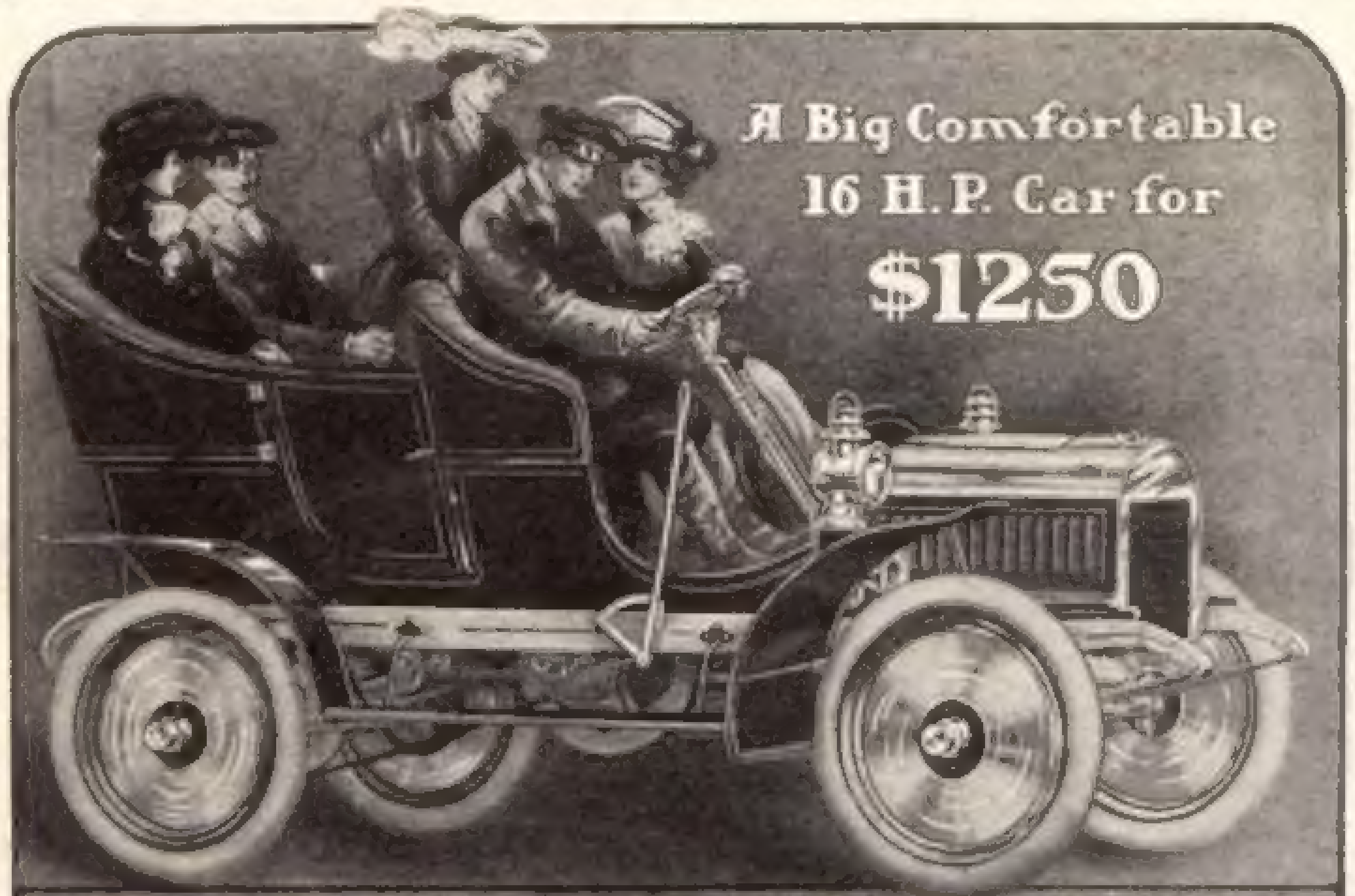

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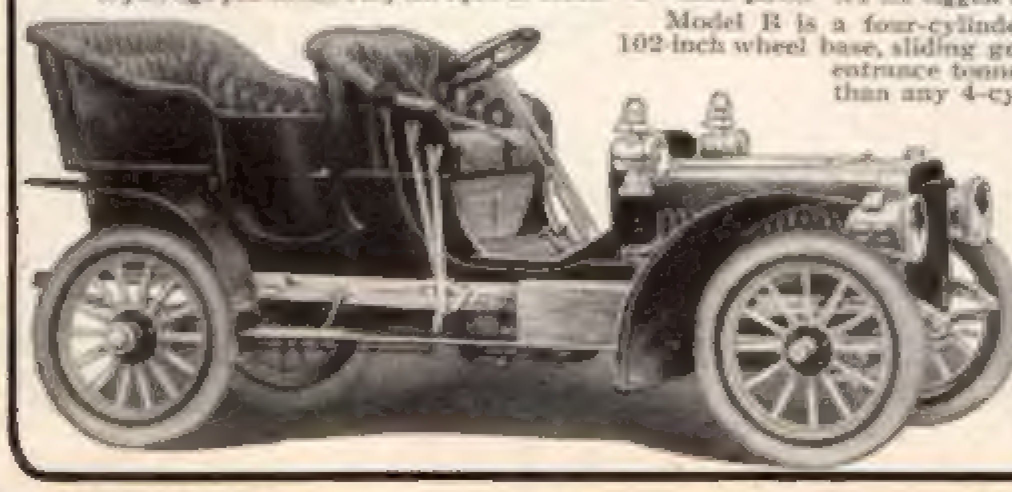

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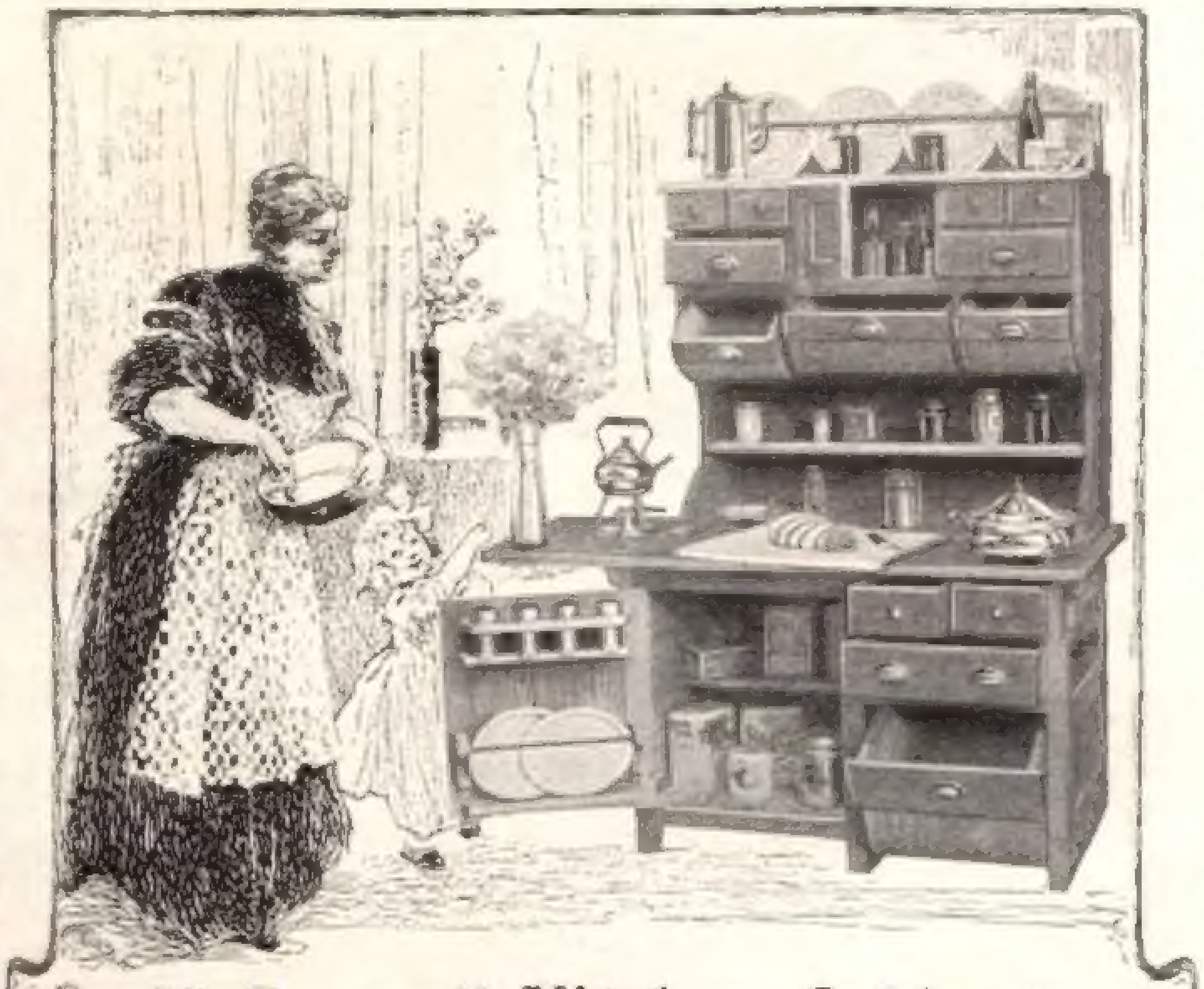

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lessen housework almost half, and measurably save food supplies by keeping every article where there is no chance of waste. You will find one of these cabinets will save both endless steps and needless worry, for the cabinet keeps everything within reach of your hand, and reminds you when the food supplies are running low, that you may re-order and save yourself unnecessary annoyance.

The McDougall Kitchen Cabinet is the outgrowth of the experience of the ablest exponents of Domestic Science, and is acknowledged to be the perfect development in correct kitchen equipment.

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McDougall Kitchen Cabinets are the most economical piece of kitchen furniture that could be installed in any home, for they save time, save work and save food supplies that under other conditions are almost sure to be wasted.

Look for the name-plate "McDougall, Indianapolis," and buy no kitchen cabinet that does not bear this mark of undeniable excellence.

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The Good Gray Poet at Home

His Familiar Talks of Men, Letters and Events

BY HORACE TRAUBEL

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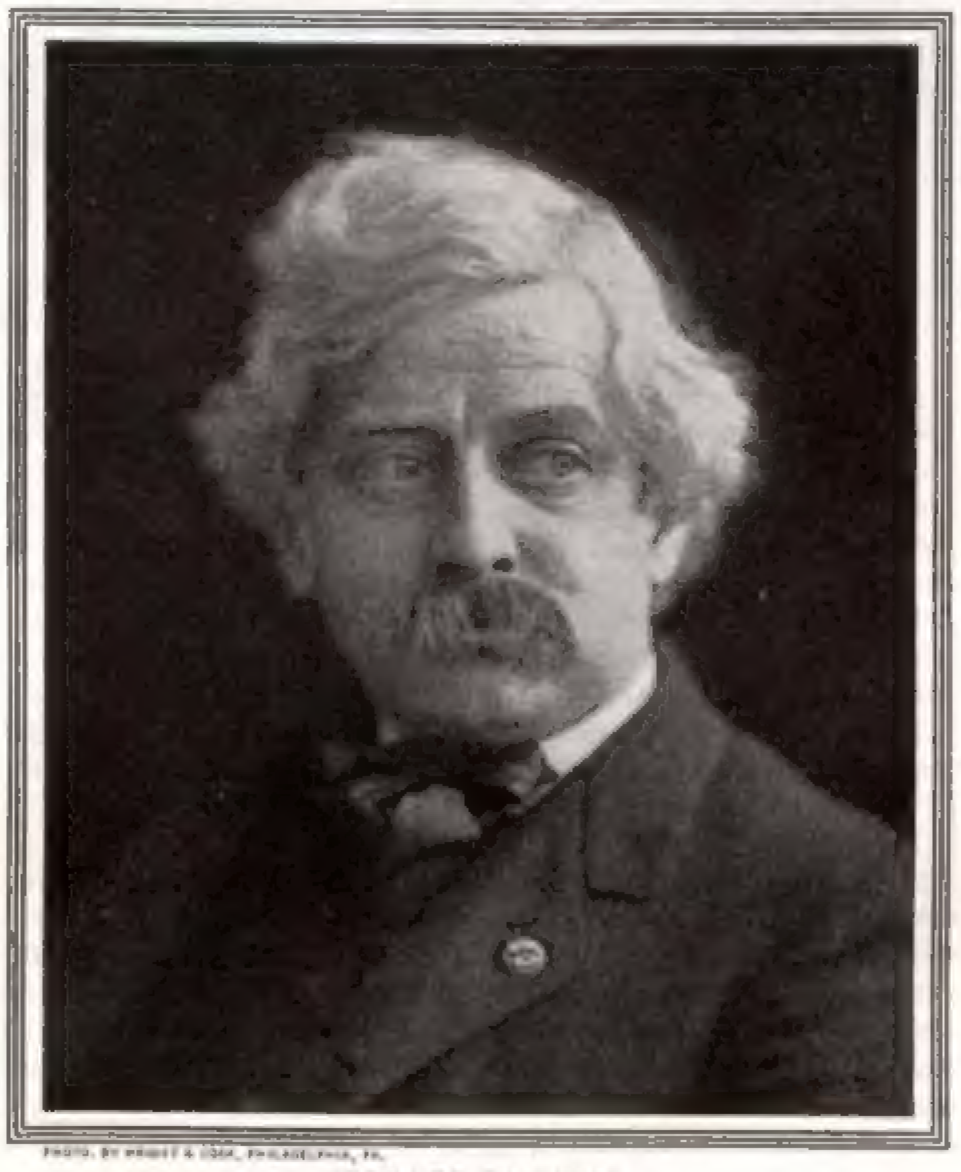


HORACE TRAUBEL

APRIL 3, 1888.—My mother had sent Whitman some cookies. "The best part of every man is his mother," said Walt. I told him of one of his girl friends who had just given birth to a boy baby. "She will be too proud to go with us when she gets up," he jocularly remarked, adding: "But any mother of any baby has a right to be proud." Back of him, on the wall, was a penciled figure of a rather ragged-looking nondescript. "Where did you get that?" I asked. "Would you believe it?—the tramp himself was here this morning. He was a curious character—an itinerant poet: and he read some of his poems: Lord pass him, what stuff! But it was his own, written on the road. It made me feel bad to think that he could go along in the sun and rain and write while I am housed up here in the dust of a dead room eking out my substance in coal-stove words." ("Coal stove" was good. But he burns wood in his stove!) But how did he come by the picture? "The poet said he had drawn it himself, sitting on a field outside Camden somewhere, before a bit of broken looking-glass." He reflected as I left: "When I said good-by to the tramp I was envious: I could not see what right he had to his monopoly of the fresh air. He said he was bound for some place in Maryland. I shall dream of Maryland to-night—dream of farm-fences, barns, singing-birds and sounds, all sorts, over the hills."

APRIL 4, 1888.—W. not so well. "I am not down in the mouth about it," he explained, "but I am still jealous of that tramp: I suppose he's bummin' along somewhere on the road eatin' apples and feelin' drowsy and doin' as he pleases—and here I am in this room growlin' with a bellyache. What is the use of poetry, or anything else, if a man must have a bellyache with it?"

APRIL 5, 1888.—"I feel so good again to-day," W. assures me, "that I no longer envy the tramp. I think that dusty cuss did me lots of good: he left me temporarily in a quarrelsome mood: I hated the room here, and my lame leg, and my dizzy head: I got hungry for the sun again, for the hills; and though Mary brought me a good supper she didn't bring me the sort of food required to satisfy a fellow with my appetite. She didn't bring the sun and the stars and offer them to me on a plate: she brought muffins, a little jelly, a cup of tea: and I could have cried from disappointment. But later, next day, and now the next after the next, the tramp's gift got into my veins—it was a slow process, but got there, and that has made me happy. I thought he had taken everything he had brought away with him again: but I was mistaken. He shook some of his dust off on me: that dust has taken effect."

APRIL 10, 1888.—I picked up a stained piece of paper from under my heel and read it, looking at W. rather quizzically.

"What is it?" he asked.

I handed it to him. He pushed his glasses down over his eyes and read it:

"That's old and kind o' violent—don't you think—for me? Yet I don't know but it still holds good."

I took it out of the hand with which he reached it back to me.

"Put it among your curios," he said; "you'll have enough curios to start a Walt Whitman museum some day." The note ran:

"Go on, my dear Americans, whip your horses to the utmost—excitement; money! politics!—open all your valves and let her go—going, whirl with the rest—you will soon get under such momentum you can't stop if you would. Only make provisions betimes, old States and new States, for several thousand insane asylums. You are in a fair way to create a nation of lunatics."

Some neighbor had sent W. a plate of doughnuts. He put four of them in a paper bag and gave them to me for my mother. "Tell her they are not doughnuts—tell her they are love."

APRIL 15, 1888 (SUNDAY).—To W's in the forenoon. He was trying on a new red tie. "Red has life in it—our men mostly look like funerals, undertakers: they set about to dress as gloomy as they can."

As I was about leaving, W. said suddenly: "By the way, I have found the Tennyson letter I promised you. Take it along—take good care of it: the curio-hunters would call it quite a gem." (W. borrowed this letter back from me several times in after years and several times sent people to me to look at it.)

"Tennyson has written me on a number of occasions—is always friendly, sometimes even warm: I don't think he ever quite makes me out; but he thinks I belong; perhaps that is enough—all I ought to expect."

I read the letter. "It is a poem," I said.

"Or better than a poem," added W. "Tennyson is an artist, even when he writes a letter: this letter itself is protected all round from indecision, forwardness, uncertainty: it is correct—choice, final."

FARRINGFORD, FRESHWATER, ISLE OF WIGHT.

Dear Old Man, I the elder old man have received your Article in the Critic, & send you in return my thanks & New Year's greeting on the wings of this East-wind, which, I trust, is blowing softlier & warmlier on your good gray head than here, where it is rocking the elms and ilexes of my Isle of Wight garden.

Yours always,

January 15th, 1887. TENNYSON.

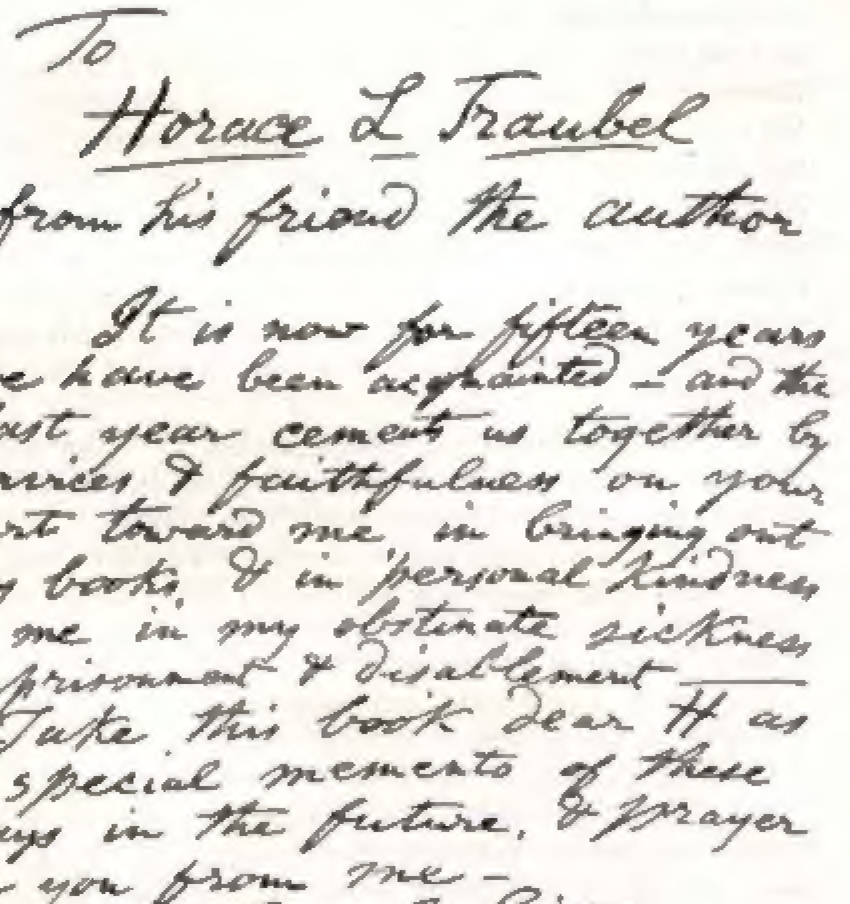
We went to Harned's.—At the table W. raised his glass the first and glancing at the picture of Lincoln on the wall opposite exclaimed: "Here's to the blessed man above the mantel!" and then remarked: "You know this is the day he died. After my dear, dear mother, I guess Lincoln gets almost nearer me than anybody else." W. borrowed Boswell's Johnsôn from Harned, saying: "I have never so far read it."

"Tom," he said, "when I was out in the carriage I picked up a lame fellow on the road—a sort of tramp, limpsy, hungry, a bit dirty, but d——d human, much like your uncle here, bless his buttons!"

H. exclaimed: "Walt, that sentence is as good as a sermon."

W. put on a look of mock inquiry: "Is that all it's worth—is that the best you can say of it?"

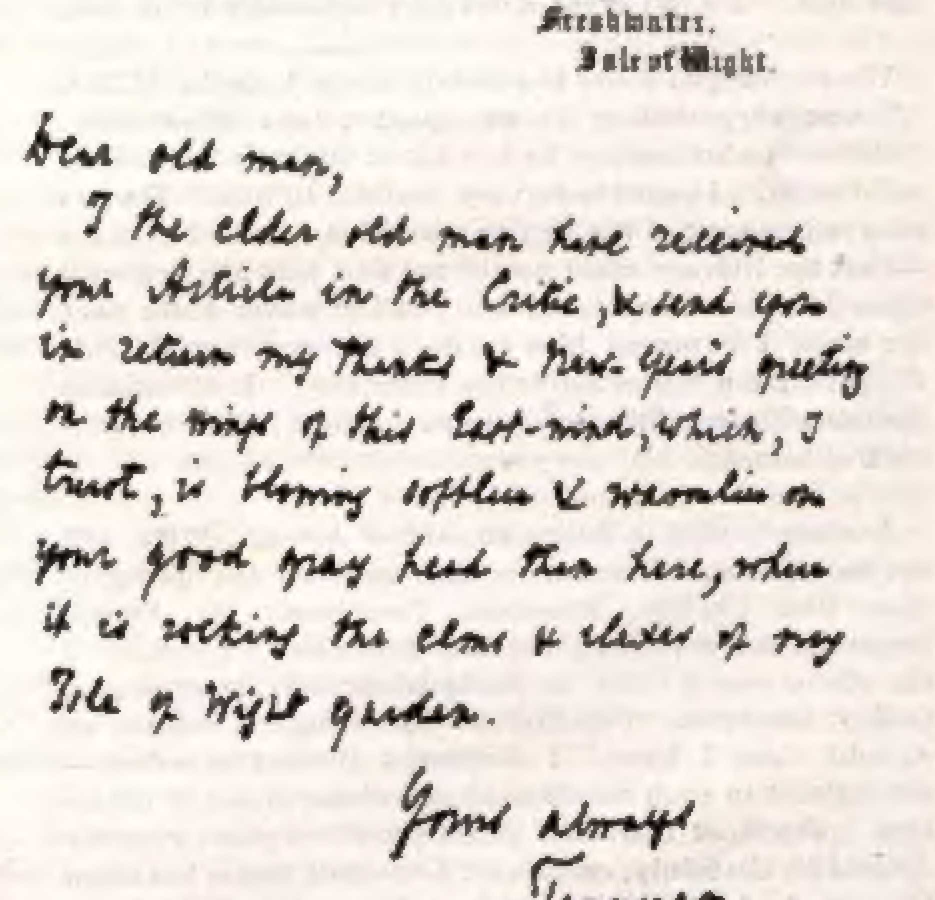
APRIL 17, 1888.—Adler had promised to send W. The Sowers (Millet), but writes saying he could not find a copy in



To
Horace L Traubel
from his friend the author

It is now for fifteen years
we have been acquainted — and the
last year cement us together by
services & faithfulness on your
part toward me in bringing out
my books, & in personal kindness
to me in my obstinate sickness
imprisonment & disablement ——
— Take this book dear H as
a special memento of these
days in the future, & prayer
for you from me —
Walt Whitman
Camden N J
Feb: 10 1889

REPRODUCED FROM THE FLY-LEAF OF MR. TRAUBEL'S COPY OF LEAVES OF GRASS



Farringford.
Freshwater.
Isle of Wight.

Dear old man,
I the elder old man have received
your Article in the Critic, & send you
in return my Thanks & New-Year's greeting
on the wings of this East-wind, which, I
trust, is blowing softlier & warmlier on
your good gray head than here, where
it is rocking the elms & ilexes of my
Isle of Wight garden.
Yours always
Tennyson
Jany. 15th
1887

REPRODUCED FROM THE ORIGINAL IN MR. TRAUBEL'S POSSESSION

New York such as he wished, and would send another peasant subject which he thought would be almost equally interesting. W. had a lot of old canceled envelopes in a rubber. "What are these?" I asked. "These are my visiting-cards: I put them in my pocket when I go out." W. sent an autographed portrait of himself to Harned's cook. "She has done as much to make me happy as anybody."

A couple of volumes of poetry from strangers reached him by mail to-day: "Everybody is writing, writing, writing—worst of all, writing poetry. It'd be better if the whole tribe of the scribblers—every d——d one of us—were sent off somewhere with tool-chests to do some honest work."

We got talking a little about Carlyle, whereat W. produced a Burroughs letter which he explained to me had "just turned up in the litter," and contained "some mighty good matter—just a little of it—anent Carlyle." He added: "I guess John touches the heel and head of the matter in what he says there about opinion. The world asks us to be so literal: the giant comes into the world like a big blow—no one can tell how."

ESOPUS, N. Y., March 14, 1881.

Dear Walt: I send you a little remembrance—enough to pay your expenses up here when you get ready to come, which I hope will be before long. I have recd reminders from you from time to time in the shape of papers &c. which I have been glad to get. I see about all that is in the Tribune as I take the semi-weekly. The sketch of Carlyle in the London paper was the best I have seen. Your own words upon his death were very noble and touching. It was a proper thing for you to do & it became you well. The more one reads and knows of Carlyle the more one loves & reverences him. He was worth all other Britons put together to me. What have we to do with his opinions? He was a towering and godlike man & that was enough. He is to be judged as a poet & prophet, and not as a molder of opinion. He was better and greater than any opinion he could have. His style too I would not have different. To me it was not the "Mary-had-a-little-lamb" style of most of his critics, any more than your own prose style is, but grand & manly & full of thunder & lightning.

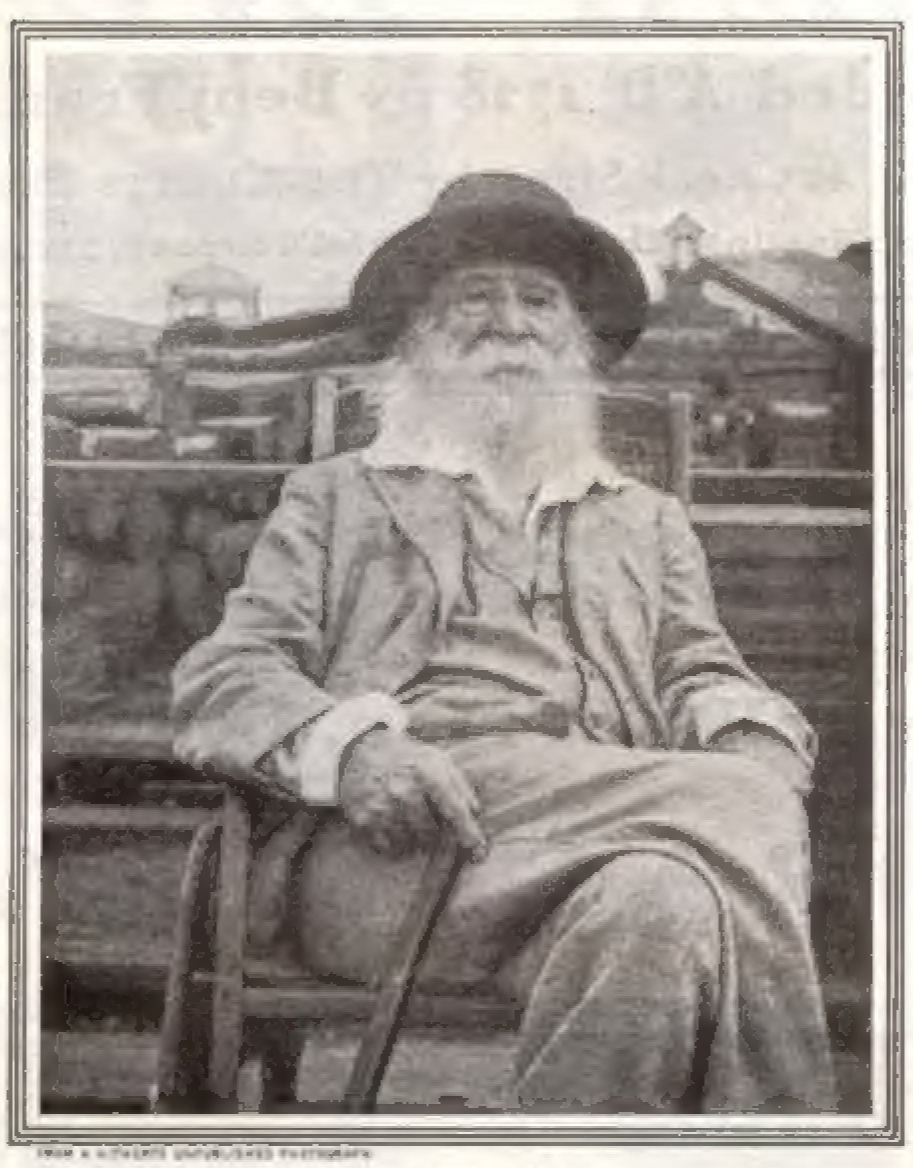
The robins are just here, & the ice on the river is moving this afternoon, bag and baggage. Ursula is still in N. Y. but is doing pretty well & hopes to be home soon. Julian & I have all sorts of ups and downs. I am correcting the proof of *Pepacton* & writing an article for *Scrib.* on Thoreau. I first wrote them a notice of his Journal just published, which they were pleased to say was too good for a book notice & that I must make a body article out of it &c. Scrib. has displayed some remarkable journalistic enterprise lately. They have got from Emerson his article on Carlyle for their May No. This is *sub rosa* & not for the public yet. I enclose you a slip of the article or lecture which you may have seen. I do not think his trip hammer with the æolian attachment figure conceived in the highest spirit. It is so preposterous & impossible that it spoils it for me, but it raps soundly upon the attention for a moment, & I suppose that is enough for his purpose. Let me hear from you.

JOHN BURROUGHS.

I hope your cloud lifts as spring comes & that you are better. If you see young Kennedy tell him I will write to him again by & bye. I guess he is a good fellow but he needs hatcheling to get the tow out of the flax. How do you like him? I shall want a set of your books by & bye.

We exchanged some few words about Joaquin Miller. W. was very willing to say good things about him: "Miller is wholesome: he is a bit of his own West done up in print. I ought to be very grateful to him. He has always gone out of his way to show that he stood with me—that the literary class would not find him aligned with them in their assaults on me. Miller never quite does the work I expected him to do. He may yet do it." W. gave me a Miller letter the other day. It illustrates the friendliness of their relations. Miller inclosed a portrait of himself.

APRIL 18, 1888.—Whitman said of Arnold: "He will not be missed. There is no gap, as with the going of men like Carlyle, Emerson, Tennyson. My Arnold piece did not appear in Tuesday's Herald. I wonder if the editor was a little in doubt about it? It appeared to-day, however. The Herald has a higher opinion of Arnold than I have. I discussed Arnold in effect—throughout in such words—as one of the dudes of literature. Does not Leaves of Grass provide a place even for Arnold? Certainly, certainly: Leaves of Grass has room for everybody: if it did not make room for all it would not make room for one. What we mostly need in this age are the men who do the portage. We have for a hundred years—yes, I may say, for two hundred years—been about to be transferred—something has always delayed. Some object to being transferred, but are transferred in spite of themselves. I am more inclined myself of late years to sit still exploiting and expounding my views than was the case back in the past when I was physically up to more."



WALT WHITMAN

W. was reading the Boswell he got from Harned on Sunday. "Johnson does not impress me. I read this not because it interests me much but because I ought to know what the old man did with himself in the world. I don't admire the old man's ponderous arrogance: he talked for effect—seemed rather inclined to bark men down, like the biggest dog—indeed, a spice of dishonesty palpably possessed him. Johnson tried rather to impress than to be true: he speaks from a past era, outside those influences—spiritual, bodily influences—which are discovering themselves to us to-day. Johnson had a spot and he will be kept well to it: a local English spot: I do not see how the world could make any use of him elsewhere."

APRIL 19, 1888.—Still reading the Boswell: "I am convinced, as I get farther along, that Johnson was none too veracious—that he was on stilts, always—he belongs to the self-conscious literary class, who live in a house of rules and never get into the open air. Take Arnold, again. I have been looking a little into his poetry to-day. It is fine—wonderful fine—like some delicate, precious bit of porcelain, of china, but it is fragile; it lacks substance."

He went back to Johnson. "As I read, I think of a funny story Mary Davis tells me of some one who said once in a sudden humor: 'I feel like eating dough!' I don't feel like eating dough—I feel as if I had eaten it. Johnson fills me with a great heaviness. He gives me no lifts—never takes me up anywhere; always fastens me to the earth." Again: "I reckon I was not made to understand the scribbling class—perhaps they were not made to understand me. We seem to have been made for different jobs. I am doing my job in my way: it don't suit them: they growl, curse, ridicule; but what is left for Walt Whitman to do but complete the job in the most workmanlike fashion he knows?" W. quizzed in this way: "When you write do you take anybody's advice about writing? Don't do it: nothing will so mix you up as advice. If a fellow wants to keep clear about himself, he must first of all swear a big oath that he'll never take any advice."

WHITMAN'S HOUSE IN MICKLE STREET,
CAMDEN, N. J.

APRIL 20, 1888.—I read W. a story about Turner—how he had, on varnishing-day, once blacked out one of his brilliant canvases in order to save some adjacent pictures of other men from the destructive contrast. W. exclaimed: "Beautiful! beautiful! It's as fine as anything in Plutarch. The common heroisms of life are anyhow the real heroisms; the impressive heroisms; not the military kind, not the political kind: just the ordinary world kind, the bits of brave conduct happening about us: things that don't get into the papers; things that the preachers don't thank God for in their pulpits—the real things, nevertheless—the only things that eventuate in a good harvest."

APRIL 21, 1888.—In with W. He got talking about New York—its literary men. "They are mainly a sad crowd: take the whole raft of them—Stoddard, Fawcett, the rest—what are they saying or doing that is in the least degree significant? I am told that Stoddard is pretty sour on me—hates even to have my name mentioned in his presence—never refers to me with respect. I do not blame him. But—I am sorry for Walt Whitman. There is Taylor. He was first rather friendly. Then he went to New York and experienced a change of heart. Yet I have been told by a man who was very near to Taylor that he was melting toward me again when he died. I had a couple of letters from Taylor back, back, years and years ago. I don't know where they are: they were good letters. When they turn up, if they turn up, you shall have them. They will add a bit to the material you have collected about me.

"Did I tell you that I dined with Stoddard at the house of a Mrs. Bleecker? He was courteous, but not friendly, on that occasion.

"New York gives the literary man a touch of snow: he is never quite the same human being after New York has really set in: the best fellows have few chances of escape. Take John himself—Burroughs, I mean. He lives just far enough off. Even John barely got off with his skin. Stedman? Stedman is all right—I love him. But, after all, I do not think that Stedman ever drew very deep water. His estimate of the American poets misses the chief points—is wide of the truth: he is too judicial, too much concerned about being exactly just.

"The man who tries a too delicate operation with his scales breaks the scales. Don't Stedman break down in the process of his own criticism? He is generous, inclusive, hospitable, a bit over-ripe here and there, too much cultivated, too little able to be foolish to be free (we must all be foolish at times—it is the one condition of liberty), is always precisely so, always according to program."

W. still talked on, hitting at different themes: "I sometimes waver in opinion as between Emerson and Bryant. Bryant is more significant for his patriotism, Americanism, love of external nature, the woods, the sea, the skies, the rivers, and this at times—the objective features of it especially—seems to outweigh Emerson's urgent intelligence and psychic depth. But after every heresy I go back to Emerson. Stedman is cute, but he has not attached to Whittier, Emerson and Bryant anything like the peculiar weight that I should, rebel as I am. Stedman is cute but hardly more than cute—not a first hander—a fine scholar, with great charms of style, fond of congregating historic names, processional, highly organized, but not, in the wind-up, proving that he is aware of what all his erudition, even all his good-will (he has plenty of that, God bless him!), leads up to.

"I should not say such things, should I? I am a h—l of a critic. But I just get going and go and can't even stop myself, especially when you come round.

"You have an odd effect on me—you don't ask me questions—you have learned that I hate to be asked questions—yet I seem to be answering questions all the time whenever you happen in."

I laughed at this sally, whereupon he continued:

"Well—ask Stedman to forgive me."

"To forgive you! He need never hear!"

"Ask him to forgive me, anyhow!" He chuckled a little. "I am always sure that, in some way, my friends hear all that I say about them: all the love I say about them, all the questions I ask. Don't you think our minds go outside us and meet and exchange life for life?"

Editor's Note—This is the first of a series of papers, the material for which was selected by the Editors of The Saturday Evening Post from the diary of Horace Traubel, one of Walt Whitman's literary executors and intimate friends, the record of whose acquaintance with the poet was set down in a voluminous manuscript. The next installment will be published in an early number.

THE TRIUMPHS OF EUGÈNE VALMONT—By Robert Barr

The Absent-Minded Coterie

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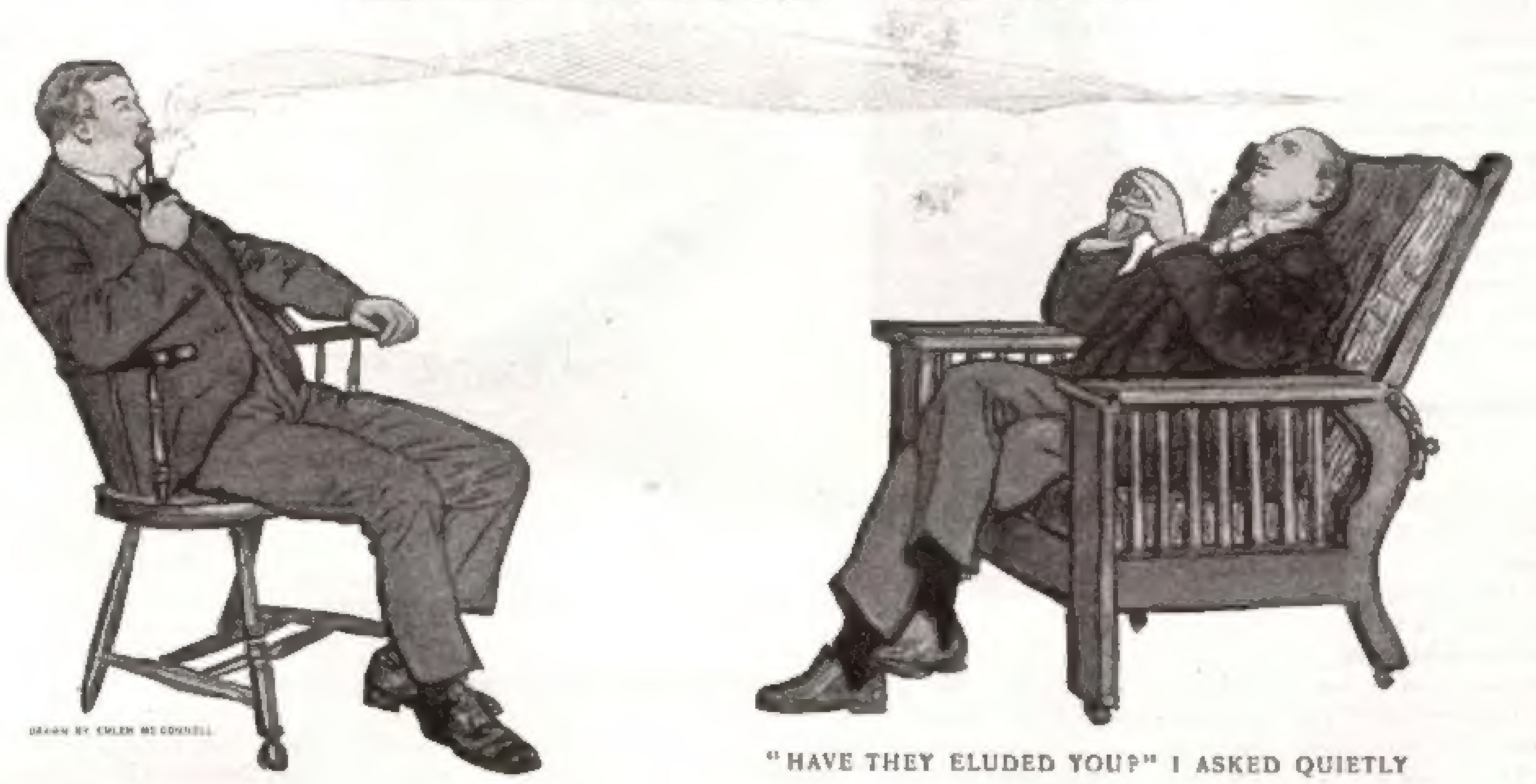
I HAD once the unique experience of pursuing a man for one crime and getting evidence against him for another. He was innocent of the misdemeanor the proof of which I sought, but was guilty of a serious offense, yet he and his confederates escaped scot-free under circumstances which I now propose to relate.

You may remember that in one of Kipling's stories, Bedelia Herodsfoot, that unfortunate woman's husband ran the risk of being arrested as a simple drunkard at a moment when the blood of murder was upon his boots. The case of Ralph Summertrees was rather the reverse of this. The English authorities were trying to fasten upon him a crime almost as serious as murder, while I was collecting evidence which proved him guilty of an act more serious than that of drunkenness.



DRAWN BY EMLEN McCONNELL

"HAVE THEY ELUDED YOU?" I ASKED QUIETLY

The English authorities have always been good enough, when they recognized my existence at all, to look down upon me with amused condescension. If to-day you were to ask Spenser Hale, of Scotland Yard, what he thinks of Eugène Valmont, that complacent man would put on the superior smile which so well becomes him, and if you were a very intimate friend he would draw down the lid of his left eye. If you had merely a speaking acquaintance with Hale he might say:

"Oh, yes, a very decent fellow, Valmont, but he's a Frenchman"—as if, when that was said, there remained no need for further inquiry.

Myself, I like the English detective very much, and if I were to be in a mêlée to-morrow there is no man I should rather have stand beside me than Spenser Hale. In any situation where a fist that could fell an ox is desirable my friend Hale is a useful companion, but for intellectuality, mental acumen, finesse—ah, well, I am the most modest of men, and will say nothing! But it would amuse you to see this giant come into my room during an evening on the bluff pretense that he wishes to smoke a pipe with me—for there is the same difference between this good-natured giant and myself as there is between that strong, black pipe of his and my delicate cigarette, which I smoke feverishly when he is present, to protect myself from the fumes of his terrible tobacco. I look with delight upon this huge man, who, with an air of the utmost good humor, and a twinkle in his eye as he thinks he is twisting me about his finger, vainly endeavors to obtain a hint regarding whatever case is perplexing him at that moment. I baffle him with the ease that an active greyhound eludes the pursuit of a heavy mastiff; then, at last, I say to him with a laugh:

"Come, *mon ami* Hale, tell me all about it, and I will help you if I can."

Once or twice at the beginning he shook his massive head, and said the secret was not his, and the last time he did that I assured him he was quite correct, and then related to him full particulars of the situation in which he found himself, excepting the names, for these he had not mentioned, while I had pieced together his perplexity from scraps of conversation in his half-hour's fishing for my advice, which, of course, he could have had for the plain asking. Since that time he has not come to me except with cases he could reveal, and one or two complications I have happily been enabled to unravel for him.

But staunch as Spenser Hale is in his belief that no detective service on earth can excel that which centres in Scotland Yard, there is one department of activity where even he confesses that we Frenchmen are his masters, although he somewhat grudgingly qualifies his admission, that we in France are constantly allowed to do this while the English are prohibited. I refer to the minute search of a house during the owner's absence. If you read that excellent story entitled The Purloined Letter, by Edgar Allan Poe, you will find a record of the kind of thing I mean, which is better than any description I, who have so often taken part in such a search, can set down.

Now, these people among whom I live are proud of their phrase, "The Englishman's house is his castle," and into that castle even a policeman cannot penetrate without a search-warrant. This may be all very well in theory, but if you are compelled to march up to a man's house blowing a trumpet, and rattling a snare-drum, you need not be disappointed if you fail to find what you are in search of when all the legal difficulties are complied with. Of course, the English are a very excellent people, a fact to which I am always proud to bear testimony, but it must be admitted that for cold common-sense the French are very much their superiors. In Paris, if I wish to obtain an incriminating document I do not send the possessor a postal-card to inform him of it, and in this the French people sanely acquiesce. I have known men who, when they went out to spend an evening on the Boulevards, would toss their bunch of keys to the concierge, saying:

"If you hear the police rummaging about while I'm away pray assist them, with an expression of my distinguished consideration."

I remember, while I was chief detective in the service of the French Government, being requested to call at a certain hour at the private hotel of the Minister for Foreign Affairs. It was during the time that Bismarck meditated a second attack upon my country, and I am happy to say that I have been instrumental in supplying the Secret Bureau with documents which mollified that iron man's purpose, a fact which I think entitled me to my country's gratitude, though I never even hinted such a claim when a succeeding Ministry forgot my services. However, all that has nothing to do with the incident I am about to relate. I merely mention the crisis to excuse a momentary forgetfulness which in any other country might have had serious results for myself. But in France—ah, we understand those things, and nothing happened.

I am the last person in the world to give myself away, as they say in the great West. I am usually the calm, collected Eugène Valmont whom nothing can perturb, but this was a time of great tension, and I had become absorbed. I was alone with the Minister in his private house, and one of the papers he wished was at his bureau in the Ministry for Foreign Affairs—at least he thought so, and said:

"Ah, it is in my desk at the bureau. How annoying. I must send for it!"

"No, Excellency," said I, springing up in a self-oblivion the most complete, "it is here." And touching the spring of a secret drawer in a table close at hand I opened it and took out the document he wished.

It was not until I met his searching look, and saw the faint smile on his lips, that I realized what I had done.

"Valmont," he said quietly, "on whose behalf did you search my house?"

"Excellency," I replied in tones no less agreeable than his own, "to-night at your orders I pay a domiciliary visit to the mansion of Baron Ducharme, who stands high in the estimation of the President of the French Republic. If either of these distinguished gentlemen should ask me in whose interests I make this domiciliary visit what is it your wish I should reply?"

"You should reply, Valmont, that you did it in the interests of the Secret Service."

"I shall not fail to do so, Excellency; and, in answer to your question just now, I had the honor of searching this mansion in the interests of the Secret Service of France."

The Minister for Foreign Affairs laughed: a hearty laugh that expressed no resentment.

"I merely wished to compliment you, Valmont, on the efficiency of your search and the excellence of your memory. This is the document I thought I had left in my office."

I wonder what Lord Lansdowne would say if Spenser Hale showed an equal familiarity with his private papers! But now that we have returned to our good friend Hale we must not keep him waiting any longer. I well remember that November day, because there was a fog so thick that two or three times I lost my way, and there was not a cab to be had at any price. Indeed, the fog was too thick for any passer-by to read the contents bills of the newspapers plastered on the pavement, and, as there were probably no races that day, the newsboys were shouting what they considered the next most important event: the election of an American President. I bought a paper and thrust it into my pocket.

It was late when I reached my flat, and after dining there, which was an unusual thing for me to do, I put on my slippers, took an easy chair before the fire, and began to read my evening journal. I was distressed to learn that the eloquent Mr. Bryan had been defeated. I knew little about the silver question, but the man's oratorical powers had appealed to me, and my sympathy was aroused because he owned many silver mines, and yet the price of the metal was so low that apparently he could not make a living through the operation of them. But, of course, the cry that he was a plutocrat and a reputed millionaire over and over again was bound to defeat him in a democracy where the average voter is exceedingly poor and not comfortably well-to-do, as is the case with our peasants in France. I have always taken great interest in the affairs of the huge Republic of the West, and have been at some pains to inform myself accurately regarding its politics, and although, as my readers know, I seldom quote anything complimentary that is said of me, nevertheless, an American client of mine once admitted that he never knew the true inwardness—I think that was the phrase he used—of American politics until he heard me discourse upon them. But then, he added, he had been a busy man all his life.

I had allowed my paper to slip to the floor, for in very truth the fog was penetrating even into my flat, and it was becoming difficult to read, notwithstanding the electric light. My man came in and announced that Mr. Spenser Hale wished to see me; and indeed on all nights, but especially that one, I am more pleased to converse with a man than to read a newspaper.

"*Mon Dieu*, my dear Monsieur Hale, it is a brave man you are to venture out in such a fog."

"Ah, Monsieur Valmont," said Hale with pride, "you cannot raise a fog like this in Paris."

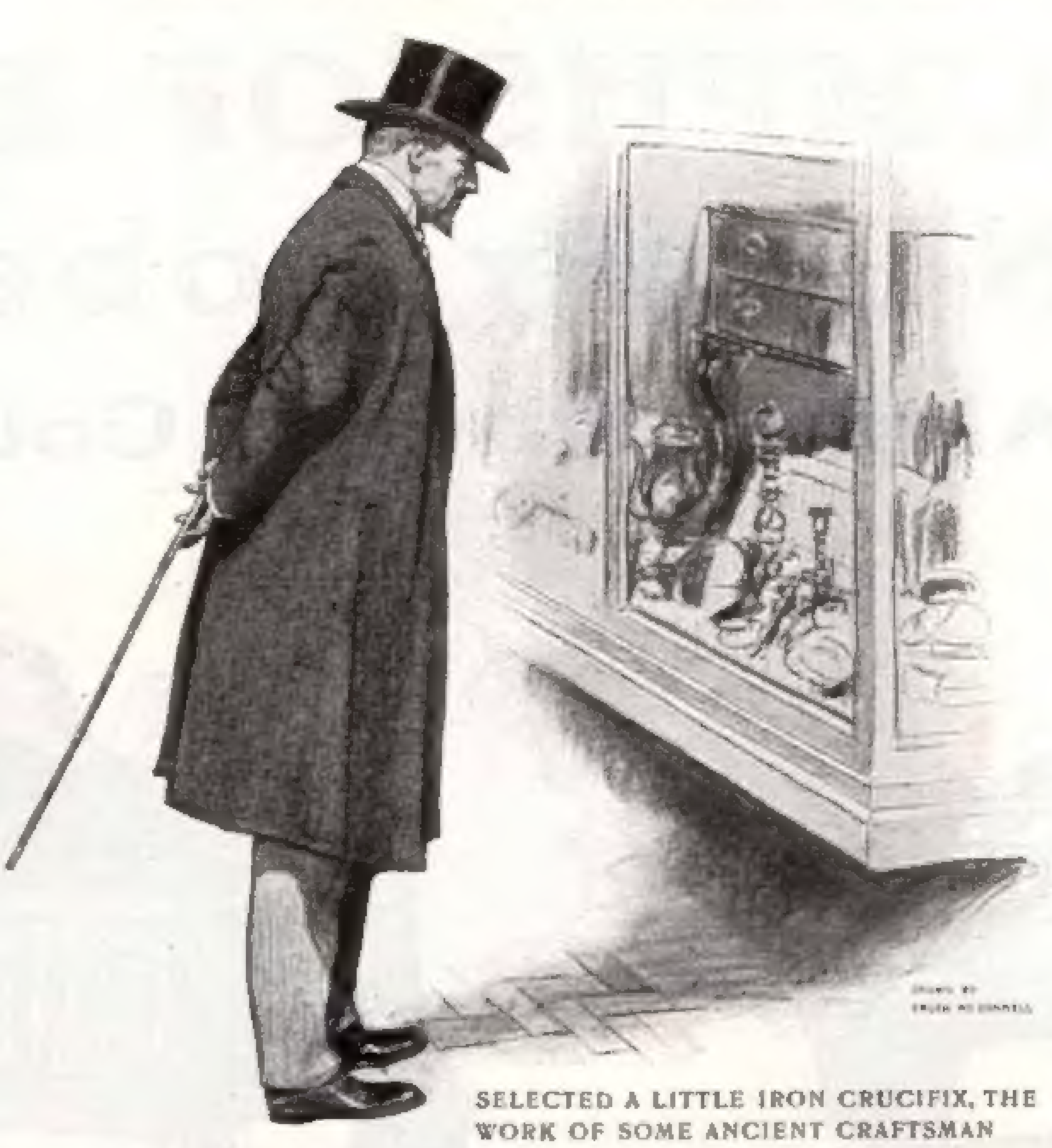
"No, there you are supreme," I admitted.

"I see you have the latest news," he said, indicating my newspaper. "I am very glad that man Bryan is defeated. Now we shall have better times."

I waved my hand as I took my chair again. I will discuss many things with Spenser Hale, but not American politics; he does not understand them. It is a common defect of the English to suffer complete ignorance regarding the internal affairs of other countries.

"It is an important thing that brought you out on such a night as this. The fog must be very thick in Scotland Yard."

Editor's Note—This is the second of a series of six stories by Mr. Barr, each complete in itself, but all dealing with adventures of the detective, Eugène Valmont.



SELECTED A LITTLE IRON CRUCIFIX, THE WORK OF SOME ANCIENT CRAFTSMAN

This delicate shaft of fancy completely missed him, and he answered stolidly:

"It's thick all over London, and, indeed, throughout most of England."

"Yes, it is," I agreed; but he did not see that either.

Still, a moment later he made a remark which, if it had come from some people I know, might have indicated a glimmer of comprehension.

"You are a very, very clever man, Monsieur Valmont, so all I need say is that the question which brought me here is the same as that on which the American election was fought. Now, to a fellow-countryman, I should be compelled to give further explanation, but to you, monsieur, that will not be necessary."

There are times when I dislike that crafty smile and that partial closing of the eyes which always distinguish Mr. Spenser Hale when he places on the table a problem which he expects will baffle me. I pressed my finger-tips together, and gazed for a few moments at the ceiling. Hale had lit his black pipe, and my silent servant had placed at his elbow the whisky and soda, and then had tiptoed out of the room.

"Have they eluded you?" I asked quietly.

"Who?"

"The coiners."

Hale's pipe dropped from his jaw, but he managed to catch it before it reached the floor. Then he took a gulp from the tumbler.

"Tell me how you guessed it!" he demanded.

"It is very simple, *mon ami*. The question on which the American election was fought is the price of silver, which is so low that it has ruined Mr. Bryan, and threatens to ruin all the farmers of the West who have silver mines on their farms. But how does that affect England and Scotland Yard? In two ways. Some one has stolen bars of silver, let us say. But that was done three months ago, when the metal was being unloaded from the German steamer at Southampton, and my dear friend Spenser Hale ran down the thieves very cleverly as they were trying to dissolve the marks off the bars with acid. Now, crimes do not run in series, like the numbers in roulette at Monte Carlo. The thieves are men with brains. They say to themselves: 'What chance have we to steal bars of silver while Mr. Hale is at Scotland Yard?' Eh, my good friend?"

"To tell the truth, Valmont," said Hale, taking another sip, "sometimes you almost persuade me you have reasoning powers."

"Thanks, comrade. Then it is not a theft of silver we have now to deal with. It must be coinage, and there the low price of silver comes in. They are making your shillings and your half-crowns from real silver, instead of from baser metal, and yet there is a large profit which has not hitherto been possible through the high price of the metal. With the old conditions you were familiar, but this new element sets to naught all the ancient formulas."

"Well, Valmont, you have hit it. I'll say that for you: you have hit it. There is a gang of expert coiners who are putting out real silver money, and making a clear shilling on the half-crown. We have no trace of the coiners, but we know the man who is shoving the stuff."

"That ought to be sufficient," said I.

"Yes, it should, but it hasn't proven so up to date. Now I came up to-night to see if you would do one of your French tricks for us, right on the quiet."

"What French trick, Monsieur Spenser Hale?" I inquired with some asperity.

"No offense intended," said this blundering person, who really was a good-natured fellow. "I want some one to go through a man's house without a search-warrant, spot the evidence, let me know, and then we'll rush the place before he has time to hide his tracks."

"Who is this man, and where does he live?"

"His name is Ralph Summertrees, and he lives in a little bijou residence, as the advertisements call it, situated in no less fashionable a place than Park Lane."

"I see. What has aroused your suspicions against him?"

"Well, you know, that's an expensive district to live in. This Summertrees has no ostensible business, yet every Friday he goes to the United Capital Bank in Piccadilly and deposits a bag of swag, usually all silver coin."

"Yes, and this money?"

"This money, so far as we can learn, contains a good many of these new pieces which never saw the British Mint."

"It's not all the new coinage, then?"

"Oh, no! He's a bit too artful for that. You see, a man can go around London with his pockets filled with new coinage five-shilling pieces, buy this, that and the other, and still come home with his pockets well filled with legitimate coins of the realm: twos, half-crowns, shillings and sixpences."

"I see. Then why don't you nab him one day when his pockets are full of the illegitimate five-shilling pieces?"

"That could be done, of course, and I've thought of it; but we want to land the whole gang. Once we arrested him, without knowing where the money came from, the real coiners would take flight."

"So you have had one of your men in Mr. Summertrees' house, and have learned that he is not the coiner? And yet your man has not succeeded in getting evidence to incriminate other people."

"You've about hit it, Monsieur Valmont. One of my men has been Summertrees' butler for two weeks — he still holds the job — but, as you say, he has found no evidence."

"Now, tell me how far you have got. You know that Summertrees deposits a bag of coin every Friday in the United Capital, and I suppose the bank has allowed you to examine one or two of the bags."

"Yes, sir, they have, but you know banks are very difficult to deal with. They don't like detectives bothering around, and whilst they do not stand against the law, still they never answer any more questions than they're asked, and Mr. Summertrees has been a good customer at the United Capital for many years. We have found that the money is brought to Park Lane night after night by a man who looks like a respectable city clerk, and that he puts it into a large safe, of which he holds the key, this safe being on the ground floor in the dining-room."

"Haven't you followed this clerk?"

"Yes. He stops in the Park Lane house every night, and goes up in the morning to an old curiosity shop in Tottenham Court Road, where he stays all day, returning with this bag of money in the evening."

"Why don't you arrest and question him?"

"Well, you see, Mr. Valmont, there is just the same objection to his arrest as there is to that of Summertrees. We could easily arrest them both, but we have not the slightest evidence against either of them, and then, although we put the go-betweens in clink, the worst criminals of the lot would escape."

"Nothing suspicious about the old curiosity shop?"

"No, it appears to be perfectly regular."

"This game has been going on under your noses for how long?"

"For about six weeks."

"Is Summertrees a married man?"

"No."

"Has he any women servants in the house?"

"No, except three charwomen who come in every morning to do up the rooms."

"Of what is his household comprised?"

"There is the butler, then the valet, and, last, the French cook."

"Ah," cried I, "the French cook! This case interests me. Has Summertrees prevented your man from going from top to bottom of the house?"

"Oh, no, he has rather assisted him than otherwise. On one occasion he went to the safe, took out the money, had Podgers — that's my chap's name — help him to count it, and then actually sent Podgers to the bank with the bag of coin."

"And Podgers has seen no signs of a coining establishment about the place?"

"It is absolutely impossible that any coining can be done there."

"I suppose you want me to take Podgers' position?"

"Well, Mr. Valmont, to tell you the truth, I should rather you didn't. Podgers has done everything a man can do, but I thought if you got into the house, Podgers assisting, you might go through it night after night at your leisure."

"I see. That's just a little dangerous in England. I think I should prefer to assure myself of the legitimate standing of being the amiable Podgers' successor. You say that Summertrees has no business?"

"Well, sir, not what you might call a business. He is by way of being an author, but I don't count that any business."

"Oh, an author, is he? When does he do his writing?"

"He locks himself up in his study most of the day."

"Does he come out for lunch?"

"No, he lights a little spirit lamp inside and makes himself a cup of coffee, which he takes with a sandwich or two."

"That's rather frugal fare for Park Lane."

"Yes, Mr. Valmont, it is, but he makes up for it in the evening, when he has a long dinner with all them foreign kickshaws you people like, done by his French cook."

"Sensible man! Well, Hale, I see I shall have pleasure in making the acquaintance of Mr. Summertrees. Is there any restriction on the going and coming of your man Podgers?"

"He can get away either night or day."

"Very good. Bring him here to-morrow, as soon as our author locks himself up in his study, or rather, I should say, as soon as the respectable clerk leaves for Tottenham Court Road, which I should guess, as you put it, is about half an hour after his master turns the key."

"You are quite right in that guess, Mr. Valmont. How did you come at it?"

"Merely a surmise, Hale. There is a good deal of oddity about that Park Lane house, so it doesn't surprise me in the least that the master gets to work earlier in the morning than the man. I have also a suspicion that Ralph Summertrees knows perfectly well why the estimable Podgers is there."

Next day, about eleven o'clock, the ponderous Podgers, hat in hand, followed his chief into my room. His broad, impassive, immobile, smooth face gave him rather more the air of a genuine butler than I had expected, and this appearance, of course, was enhanced by his livery.

"Sit down, Mr. Hale, and you, Podgers.

"Now, Mr. Hale, I must first congratulate you on the make-up of Podgers. It is excellent. You depend less on artificial assistance than we do in France, and in that I think you are right."

"Oh, we know a bit over here, Monsieur Valmont!" said Hale with pardonable pride.

"Now then, Podgers, I want to ask you about this clerk. What time does he arrive in the evening?"

"At prompt six, sir."

"Does he ring, or let himself in with a latch-key?"

"With a latch-key, sir."

"How does he carry the money?"

"In a little, locked leather satchel, sir, flung over his shoulder."

"Does he go direct to the dining-room?"

"Yes, sir."

"Have you seen him unlock the safe and put in the money?"

"Yes, sir."

"Does the safe unlock with a combination or a key?"

"With a key."

"Then the clerk unlocks his leather money-bag?"

"Yes, sir."

"That's three keys used within as many minutes. Are they separate or in a bunch?"

"In a bunch, sir."

"Did you ever see your master with this bunch of keys?"

"No, sir."

"You saw him open the safe once, I am told?"

"Yes, sir."

"Did he use a separate key, or one of a bunch?"

Podgers slowly scratched his head, then said:

"I don't just remember, sir."

"Ah, Podgers, you are neglecting the big things in that house. Once the money is in and the safe locked up, what does the man do?"

"Goes to his room, sir, on the third floor."

"Where do you sleep?"

"On the fourth floor, with the rest of the servants, sir."

"Where does the master sleep?"

"On the second floor, adjoining his study."

"The house is very narrow and consists of four stories and a basement, does it?"

"Yes, sir."

"Does the clerk ever dine with your master?"

"No, sir. The clerk don't eat in the house at all."

"Does he go away before breakfast?"

"No, sir."

"No one takes breakfast to his room?"

"No, sir."

"What time does he leave the house?"

"At ten o'clock, sir; and breakfast is served at nine."

"At what hour does your master retire to his study?"

"At half-past nine, sir. Locks the door on the inside."

"Never rings for anything during the day?"

"Not that I know of, sir."

"What sort of a man is he? Is he silent, or talkative, or does he get angry?"

"Well, sir, he is by way of being very quiet; never has much to say for himself; never saw him angry or excited."

"Now, Podgers, what happens at this house that strikes you as unusual?"

"Well, I can't exactly say, sir," replied Podgers, looking rather helplessly from his chief to myself, and back again.

"Your professional duties have often called upon you to enact the part of butler before, otherwise you wouldn't do it so well. Just call to mind some of the other households in which you have been employed, and tell me any particulars in which Mr. Summertrees' establishment differs."

"Well, sir, he do stick to writing pretty closely."

"Hard at it from half-past nine till toward seven, I imagine?"

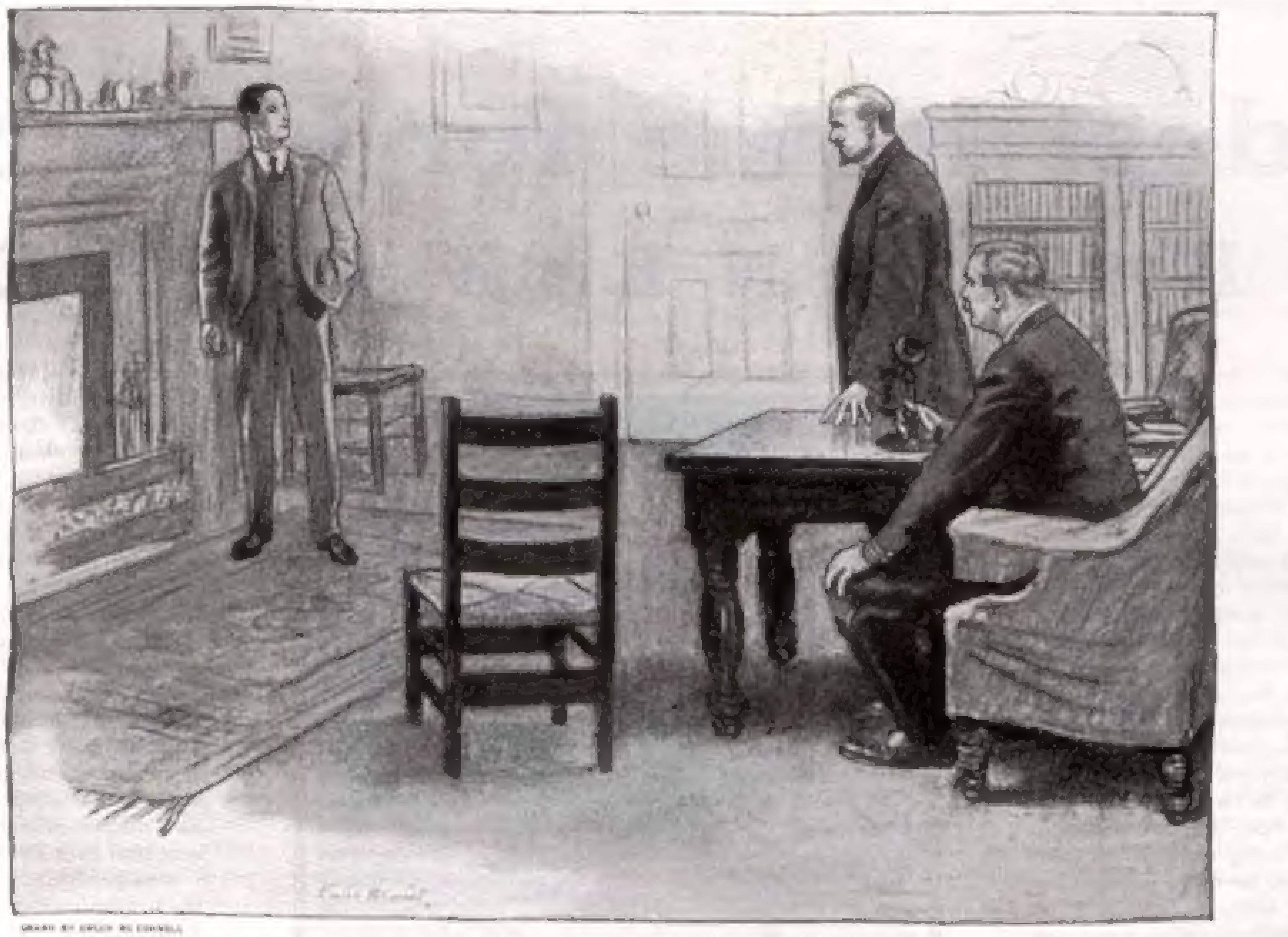
"Yes, sir."

"Anything else, Podgers? — no matter how trivial."

"Well, sir, he's fond of reading, too: leastways, he's fond of newspapers."

"When does he read?"

"I've never seen him read 'em, sir; indeed, so far as I can tell, I never knew the papers to be opened, but he takes them all in, sir."



"BECAUSE, MR. VALMONT, IT DID NOT BELONG TO YOU; BECAUSE YOU DO NOT BELONG TO SCOTLAND YARD; BECAUSE YOU STOLE IT"

"What, all the morning papers?"

"Yes, sir; and all the evening papers, too."

"Where are the morning papers placed?"

"On the table in his study, sir."

"And the evening papers?"

"Well, sir, when the evening papers come the study is locked. They are put on a side-table in the dining-room, and he takes them upstairs with him to his study."

"Ah! Even clubs and hotels subscribe to the leading journals only. You said Summertrees took in *all*, I think, Podgers?"

"Well, *nearly* all, sir."

"But which is it? There's a vast difference."

"He takes a good many, sir."

"How many?"

"I don't just know, sir."

"That's easily found out, Valmont," said Hale, "if you think it so important."

"I think it so important that I'm going back with Podgers myself. You can take me into the house with you, I suppose, when you return?"

"Oh, yes, sir."

"Returning to those newspapers for a moment, Podgers. What is done with them?"

"They are sold to the ragman, sir, once a week."

"Who takes them from the study?"

"I do, sir."

"Do they appear to have been read very carefully?"

"Well, no, sir; leastways, some of them seem never to have been opened, or, if they have, to have been folded up very carefully again."

"Have you noticed any clippings being made from any of them?"

"No, sir."

"Does Mr. Summertrees keep a scrapbook?"

"Not that I know of, sir."

"Oh, the case is perfectly plain," said I, leaning back in my chair, and regarding the puzzled Hale with that expression of self-satisfaction which I know is so annoying to him.

"What's perfectly plain?" he demanded, more gruffly perhaps than etiquette would have sanctioned.

"Summertrees is no coiner, nor is he linked with any band of coiners."

"What is he, then?"

"Ah, that opens another avenue of inquiry! For all I know to the contrary, he may be the most honest of men. On the surface, it would appear that he is an industrious tradesman on Tottenham Court Road, who is anxious that there should be no visible connection between so plebeian an employment and so aristocratic a residence as that on Park Lane."

"That is nonsense, Monsieur Valmont," he said. "The man who is ashamed of the connection between his business and his house is one who is trying to get into society, or else the women of his family are trying it, as is usually the case. Now Summertrees has no family. He himself goes nowhere, gives no entertainments, and accepts no invitations."

"My dear Hale, the Goddess of Wisdom herself could not have made a more sensible remark. Now, *mon ami*, do you want my assistance, or have you enough to go on with?"

"Enough to go on with? We have nothing more than we had when I called on you last night."

"Last night, Mr. Hale, you supposed this man was in league with coiners. To-day you know he is not."

"I know you *say* he is not."

"If you wish my assistance, it is yours."

"Well, not to put too fine a point upon it, I do."

"In that case, my dear Podgers, you will return to the residence of our friend Summertrees, and I wish you to get together for me in a bundle all of yesterday's morning and evening papers that were delivered to the house. Can you do that, or are they mixed up in a heap in the coal-cellar?"

"I can do it, sir. I have instructions to place each day's papers in a pile by itself, in case they should be wanted again. There is always one week's supply in the cellar, and we sell the papers of the week before to the ragman."

"Excellent. Well, run the risk of abstracting one day's journals, and have them ready for me. I will call upon you at exactly half-past three o'clock."

"Anything further I can do?" asked Hale.

"Yes, give me the address of the shop in the Tottenham Court Road. Do you happen to have about you one of those new five-shilling pieces which you believe to be illegally coined?"

He opened his pocketbook, and took out the bit of white metal, and handed it to me.

"I'm going to pass this off before evening," I said, putting it in my pocket, "and I hope none of your men will arrest me."

"That's all right," laughed Hale, and then he and his companion went their way.

At half-past three Podgers was waiting for me, and opened the front door as I came up the steps, thus saving me the necessity of ringing. The house was strangely quiet. The French cook was evidently down in the basement, and we had probably all the upper part to ourselves, unless Summertrees was in his study, which I doubted. Podgers, at my request, led me directly upstairs to the clerk's room on the third floor, walking on tiptoe with an elephantine air of silence and secrecy combined which struck me as unnecessary.

"I will make an examination of this room," I said. "Kindly wait for me down by the door of the study."

The bedroom was of a respectable size when one considers the smallness of the house. The bed was all nicely made up, and there were two chairs in the room, but the usual washstand and swing mirror were not visible. However, seeing a curtain at the farther end of the room, I drew it aside, and found, as I expected, a fixed lavatory in an alcove of perhaps four feet deep by five in width. As the room was about fifteen feet wide, this left two-thirds of the space unaccounted for. A moment later I opened a door which exhibited a closet filled with clothes hanging on hooks. This absorbed another five feet, leaving a third space of five feet between the clothes-closet and the lavatory. I thought at first that the entrance to the secret stairway must have issued from the lavatory, but, examining the boards closely, although they sounded hollow to the knuckles, they were quite evidently plain matchboarding, and not a door. The entrance to the stairway, therefore, must be from the clothes-closet.

The right-hand wall proved similar to the matchboarding of the lavatory, so far as the casual eye or touch was concerned, but I saw at once it was a door. The latch was somewhat ingeniously operated by one of the hooks which held a pair of old trousers. I found that the hook, if pressed upward, allowed the door to swing outward, over the stairhead. Descending to the second floor, a similar latch let me into a similar clothes-closet in the room beneath. The two rooms were identical in size, one directly above the other, the only difference being that the lower room door gave into the study instead of into the hall.

The study was extremely neat, either not much used, or the abode of a very methodical man. There was nothing on the table except a pile of the morning's papers. I walked to the farther end, turned the key in the lock, and came out upon the astonished Podgers.

"Well, I'm blowed," exclaimed he.

"Quite so," I rejoined; "you've been tiptoeing past an empty room for the last two weeks. Now, if you'll come with me, Podgers, I'll show you how the trick is done."

When he entered the study I locked the door once more, and led the assumed butler, still tiptoeing through force of habit, up the stair into the top bedroom and so out again, leaving everything exactly as we found it. We went down the main stair to the front hall, and there Podgers had my parcel of papers all neatly wrapped up.

This bundle I carried to my flat, gave one of my assistants some instructions, and left him at work on the papers. Then I took a cab to the foot of Tottenham Court Road, and walked up that street till I came to J. Simpson's old curiosity shop. After gazing at the well-filled windows for some time, I walked inside, having selected a little iron crucifix, the work of some ancient craftsman.

I knew at once from Podgers' description that I was waited upon by the veritable respectable clerk who brought the bag of money each night to Park Lane, and who, I made certain, was no other than Ralph Summertrees himself.

There was nothing in his manner differing from that of any other quiet salesman. The price of the crucifix proved to be seven and sixpence, and I threw down a sovereign to pay for it.

"Do you mind the change being all in silver, sir?" he asked, and I answered without any eagerness, although the question aroused a suspicion that had begun to be allayed:

"Not in the least."

He gave me half a crown, three two-shilling pieces, and four shillings, all the coins being well-worn silver of the realm. This seemed to dispose of the theory that he was palming off illegitimate money. He asked me if I were interested in any particular line of antiquity, and I replied that my curiosity was merely general, and exceedingly amateurish, whereupon he invited me to look around, which I proceeded to do, while he resumed the addressing of some wrapped-up pamphlets which I surmised to be copies of his catalogue, which he stamped for posting. He made no attempt either to watch me or to press his wares upon me. I selected at random a little inkstand, and asked its price. It was two shillings, he said, whereupon I produced my fraudulent five-shilling piece. He took it, gave me the change without comment, and the last doubt about his connection with coiners flickered from my mind.

At this moment a young man came in, who I saw at once was not a customer. He walked briskly to the farther end of the shop, and disappeared behind a partition which had one pane of glass in it that gave an outlook toward the front door.

"Excuse me a moment," said the shopkeeper, and he followed the young man into the private office.

As I examined the curious heterogeneous collection of things for sale I heard the click of coins being poured out on the lid of a desk or an uncovered table, and the murmur of voices floated out to me. I was now near the entrance of the shop, and by a sleight-of-hand trick, keeping the corner of my eye on the glass pane of the private office, I removed the key of the front door without a sound, and took an impression of it in wax, returning the key to its place without being observed. At this moment another young man came in, and walked straight past me into the private office. I heard him say:

"Oh, I beg pardon, Mr. Simpson. How are you, Rogers?"

"Hello, Macpherson," saluted Rogers, who then came out bidding good-by to Mr. Simpson, and departed whistling down the street, but not before he had repeated his phrase to another young man entering, to whom he gave the name of Tyrrel.

I noted these three names in my mind. Two others came in together, but I had to content myself with memorizing their features, for I did not learn their names. These men were evidently collectors, for I heard the rattle of money in every case; yet here was a small shop, doing apparently very little business, for I had been there for more than half an hour, and had remained the only customer. If credit were given one collector would certainly have been sufficient, yet five had come in and had poured their contributions into the pile Summertrees was to take home with him that night.

I determined to possess myself of one of the pamphlets which the man had been addressing. They were piled on a shelf behind the counter, and I had no difficulty in reaching across and taking the one on top. When the fifth young man went down the street Summertrees himself emerged, and this time he carried in his hand the well-filled, locked leather satchel, with the straps dangling. It was now approaching half-past five, and I saw he was eager to close up and get away.

"Anything else you fancy, sir?" he asked me.

"Yes and no. You have a very interesting collection here, but it's getting so dark I can hardly see."

"I close at half-past five, sir."

"Ah, in that case," I said, consulting my watch, "I shall have to call some other time."

"Thank you, sir," replied Summertrees quietly, and with that I took my leave.

From the corner of an alley on the other side of the street I saw him put up the shutters with his own hands. He locked the door, tested it with his knuckles, then walked down the street, carrying under one arm the pamphlets he had been addressing. I followed him at some distance, and these pamphlets he put into the box at the first post-office he passed, then walked rapidly to his house in Park Lane.

When I returned to my flat and called in my assistant he said:

"After putting to one side the regular advertisements of pills, soap and what not, here is the only one common to all the newspapers, morning and evening alike. The advertisements are not identical, sir, but they have two points of similarity, or, perhaps, I should say three. They all profess to furnish a cure for absent-mindedness; they all ask that the applicant's hobby shall be stated, and they all bear the same address, a Doctor Willoughby, in Tottenham Court Road."

"Thank you," said I, as he placed the scissored advertisements before me.

I read several of the announcements. They were small, and perhaps that is why I had never noticed any of them in the newspapers, for certainly they were odd enough. Some asked for lists of absent-minded men, with the hobbies of each, and for these lists prizes of from one shilling to six were offered. In other clippings Doctor Willoughby professed to be able to cure absent-mindedness. There was no fee, and no treatment, but a pamphlet would be sent, which, if it did not benefit the receiver, could do no harm. The doctor was unable to see patients personally, nor could he enter into correspondence with them, and the address was the same as that of the old curiosity shop in Tottenham Court Road. At this juncture I pulled the pamphlet from my pocket, and saw it was entitled Christian Science and Absent-Mindedness, by Dr. Stamford Willoughby, and at the end of the article was the statement, contained in the advertisement, that Doctor Willoughby would neither see patients nor hold a correspondence with them.

I drew a sheet of paper toward me, wrote to Doctor Willoughby alleging that I was a very absent-minded man, and would be glad of his pamphlet, adding that my special hobby was the collecting of first editions. I then signed myself "Alport Webster, Imperial Flats, London, W."

I may here explain that it is often necessary for me to see people under some other name than the well-known appellation of Eugène Valmont. There are two doors to my flat, and on one of these is painted "Eugène Valmont"; on the other is a receptacle into which can be slipped a sliding panel bearing any *nom de guerre* I choose. The same device is arranged on the ground floor, where the names of all the occupants of the building appear on the right-hand wall.

I sealed, addressed and stamped my letter, and then I told my man to put out the name of "Alport Webster," and if I did not happen to be in when any one called upon that mythical

(Continued on Page 17)

A Modest Home for Five Million

BY RENÉ BACHE

WITH the enormous recent growth of private fortunes, it is no matter of surprise that domestic architecture should have taken on a new and elaborate phase, and that sums of money altogether beyond the imagining of a few years ago should be spent in the erection of palatial residences for multi-millionaires. Nothing of the kind to be found anywhere in Europe can approach in luxury and expensiveness the mansions of quite a number of very rich Americans who have established their domiciles in New York—not, in all cases, to be accepted offhand by its "best" society as worthy of entrance thereto, but certain to be so received not later, at all events, than the next generation, by mere force of the irresistible wedge driven by the mighty sledge-hammer of riches.

Twenty-five years ago a million dollars was considered the top-notch of imaginable expenditure in the erection of a private dwelling. There were, perhaps, two or three enormously rich men in the country who were reputed to have spent that amount of money in building houses for themselves. But at the present time the million-dollar mansion is rather commonplace, being outvied and overshadowed by numerous residences far more pretentious.

The new Carnegie house, for example, far up Fifth Avenue, opposite the Park, is understood to have cost $2,000,000, and at least $3,000,000 has been expended in the erection of the residence of Charles M. Schwab, not yet completed, at Riverside Drive and Seventy-third Street. But these and all other private dwellings, whether in New York or in other great cities of the world, are wholly outshone, in point of expensiveness, by the mansion of Senator William A. Clark, lately of Montana, which, according to the statements of the architects, will require the settlement of bills amounting to a total of something like $15,000,000.

PORTE-COCHÈRE OF SENATOR CLARK'S HOUSE, WHICH BEARS A CURIOUS RESEMBLANCE TO AN UPPER SET OF FALSE TEETH

This, then, will be by far the most costly private palace in the world. The house itself will cost about $5,000,000, and the interior decorations, furnishings, and art works on exhibition for the delight of the occupants and the amusement of guests will come to approximately $10,000,000 more. The dwelling will contain one hundred and twenty-one rooms, without counting twenty bathrooms. It will have accommodations equal to those of a great public building, and the tower, already nearly completed, which forms an important part of the structure, will be one hundred and sixty-three feet in height—an elevation equal to that of a fifteen-story "skyscraper."

Within the precincts of the Clark mansion will be three distinct domiciles, entirely apart and separate from the main establishment—each with its private dining-room and independent communication with the kitchens. That is to say, the arrangement is such that three families may abide there as guests without coming into contact with each other, or, for that matter, with the host and hostess—save possibly on the electric elevators—unless it be otherwise desired. Inasmuch as there will be fifteen bathrooms, without reckoning five allotted to the servants exclusively, no visitor need ever be at a loss for facilities of ablution, and the luxury of the bathing equipment is sufficiently indicated by the fact that the lining for each bathroom, of Carrara glass, has been furnished at a contract price of $2000, or $30,000 for the fifteen. This kind of glass, which is opaque, is considered preferable to marble, because, unlike the latter, it is not absorbent of impurities.

Lest the occupants of the Clark mansion and their guests should feel dissatisfied with the opportunities for washing thus afforded, a fully-equipped Turkish bath plant is to be found in the basement, with walls and floor of the Carrara glass aforesaid, with seats and benches of marble, and with a vaulted ceiling tiled in mosaic. In this section of the establishment there is a superb "plunge," lined with the same wonderful glass, and with a perpetual flow of crystal-clear, filtered water. Little rooms, adjoining, are provided for attendants, who will be in readiness at all hours to minister to the comfort of bathers.

In the building of his palace Mr. Clark has been called upon to solve a few problems altogether without precedent. For instance, the Senator found that he wanted a great quantity of bronze work, artistically elaborated, for cornices and other exterior decorations of his contemplated residence, and so he bought the entire plant of a company engaged in that line of business. Two hundred and fifty thousand dollars' worth of bronze ornaments are being used in the building, and, for the incidental modeling, for the marble carving, and for the wood carving, three great shops, employing 150 persons, have been established across the river, at Ravenswood.

Mr. Clark is a collector of porcelains and paintings, and his house will be as much a museum of art as a residence. The mansion was to have contained a fully-equipped theatre, but this part of the plan was abandoned. A fact of minor importance, but which ought not to be forgotten, is that when, for the decoration of the interior, a certain kind of Maryland marble was wanted—a stone which, when cut thin, has a shell-pink tint like a baby's ear when the sun shines through it—the Senator, quite as a matter of course, bought up the whole deposit. It cost him over $50,000.

One peculiarity about this wonderful house is that from the beginning there have been no definite plans and specifications for it. It has been "made up," like a child's story, as the builders have gone along. Expense being no object whatever, this has been a matter of small importance. The main halls and many of the rooms are lined with marble and a creamy kind of stone, while most of the ceilings and wainscots are of old English oak, richly carved. Architects say that the wood carving and marble carving are the most elaborate and beautiful ever seen in this country.

There is nothing Senator Clark will not buy if it seems to him to possess adequate artistic value. For example, he came across a château in France which had a wonderful ceiling of carved wood, antique and elaborate. He bought the ceiling, and has transported it bodily to his house in New York, wherein it serves as an overhead covering for the lesser salon—a room in other respects somewhat remarkable, inasmuch as, for one thing, it has the shape of an ellipse. The dwelling has a music-room containing an organ big enough for a large church. There are also, on the main floor, a conservatory, a picture-gallery, and a gallery of sculptures. On the basement floor are the billiard-room, Mr. Clark's office, the porcelain gallery, and the smoking-room. Carriages drive in beneath the house to deliver guests at the foot of the great tower, which one enters through a marble-lined entrance.

The fashion of the day, in the dwellings of multi-millionaires, requires a foreign architectural touch, especially as regards the interior, with at least a suggestion of the antique and classical. Thus the new mansion of Charles M. Schwab, on Riverside Drive, is copied after three old French châteaux, the main front being practically a reproduction of that of the Château of Chenonceaux, while the two wings are modeled after the Château of Blois and Azay-le-Rideau. The main

ANDREW CARNEGIE'S FIFTH AVENUE HOME

drawing-room is Louis-Seize, from the Petit Trianon, with tapestry panels by Boucher; the library is Henri-Quatre, from Fontainebleau; the dining-room is Louis-Quatorze, with Gobelin tapestries representing the Seasons; the breakfast-room is Louis-Treize, and the smoking-room is mediæval Flemish. The whole structure, which is of cream-colored granite with slate roof, is in the style of the First Period of the French Renaissance, dating back to about 1500.

Now, although it is estimated that the house will cost Mr. Schwab only about $3,000,000 for the building and land—$685,000 of this sum having been paid for the site—several additional millions will doubtless be spent in the adornment of the interior. One entire wing will be devoted to an art gallery, containing works by the greatest masters living and dead, and it is obvious that there is no limit to the money which can be expended in the purchase of paintings and sculptures. All of the decorations are by famous artists.

In certain respects the Schwab mansion, which is now on the point of completion, is entirely unique. All of the apparatus and plant for heating, ventilating and lighting is in a separate building, and in summer a large refrigerating outfit will be utilized for cooling the establishment, fresh air from outside being drawn in and forced by machine-fans through chilling chambers, from which it will pass into and through the dwelling. So complete is the arrangement that the temperature of every room, in summer as well as in winter, will regulate itself automatically, the brief adjustment of a switch determining the number of degrees of Fahrenheit.

Looking over the Schwab house, one might imagine himself translated into another epoch, at least a century or two from now, when the so-called "modern improvements" of to-day will have come to be regarded as inadequate and obsolete. In the basement there is not only a complete Turkish bath plant, but also, adjoining it, a "natatorium," with a swimming pool thirty by twenty feet in size, lined with glazed tiles, and with a depth running from two feet at one end to ten feet at the other. Access to the pool is had by flights of marble steps, and overhead is a sort of canopy of translucent, but not transparent, glass, through which an agreeable glow will be transmitted and diffused by daylight in the daytime and by electricity at night. At all times, by an automatic contrivance, the water will be kept at exactly seventy degrees.

Beneath the entrance to the mansion, and likewise on the basement floor, is a bowling-alley. There is also a fully-equipped gymnasium. Especially for the benefit of Mr. Schwab's men friends is the Flemish smoking-room, which is his "den," and in which, on shelves and in cabinets, will be stored a wonderful collection of curiosities gathered by the master of the house in all parts of the world.

Among other interesting features of the establishment is a chapel. There is also a music-room, with a superb organ; and a set of chimes, which will ring every half-hour, is to be connected, for the sake of accurate time-keeping, with the Government observatory at Washington. Navigators on the Hudson—upon whose noble sweep the mansion looks down, with a view extending for miles both up and down the river—will set their clocks by the music of the Schwab bells. It is worth mentioning, incidentally, that the main hall, which is copied from that of the Château of Blois, is two and a half stories high, and is surrounded by a gallery which leads to the principal rooms on the second floor.

When a multi-millionaire proposes to erect a mansion for himself his most serious difficulty is to make it look like a home. The Clark house, beautiful though it is, might be a highly-ornamental office building. As for the Carnegie residence, for all its palatial attributes, it has undeniably the outward aspect of an institution. It is a home, sure enough, but it might be a Home for Incurables.

Once admitted to its domiciliary precincts, however, the visitor to the Carnegie mansion—a huge rectangular edifice of brick and stone, occupying the entire block on Fifth Avenue between Ninetieth and Ninety-first Streets, opposite Central Park—is quickly lost in admiration. Through a grated door and an inner gateway of bronze he is admitted to a superb vestibule, and, ascending a marble staircase, presently arrives in a stately hall more than one hundred feet in length, which runs through the middle of the building. From this hall suites of rooms open off on either side, and at one end of it is an organ with 300 pipes, which is said to have cost $35,000. A skilled organist is regularly employed to play upon this organ, but, when he does not happen to be on hand, the pressure of a button—perhaps by the finger of little Margaret, the daughter of the house and her father's only child—will cause the mighty instrument to give forth its harmonies automatically. Often, indeed, does it respond in this way to a demand for Highland tunes, when requested by the master, who thus consoles himself for the absence of the bagpipes of Skibo Castle, in Scotland.

This great house, which contains eighty rooms, is the property of little Margaret Carnegie. It was given to her by her father, on its completion a couple of years ago, as a Christmas present. She was the first member of the family to enter it, on Christmas morning, the key of the great front door being placed in her small hand; and on crossing the threshold she was told that the mansion and all of its contents were absolutely hers.

One interesting feature of the house, though only a minor detail, is a small electric railway in the sub-cellar, which carries coal to the furnaces. There are four electric elevators, operated by electricity, which work automatically, requiring no attendants. A touch upon a button will bring any one of these elevators to the desired floor, and, when the passenger has entered, the car is started up or down by pressing another button. A third button causes it to pause where the passenger wishes to alight.

The Carnegie picture-gallery is in a separate building, connected with the main structure by a short corridor, and there is, likewise detached, a garage, with storage space for a dozen motor cars and an electrical outfit for charging the machines. Finally, as an additional and unique item of equipment of the mansion, there is a small but complete hospital ward, which is specially designed for the reception of children, in case at any time small guests of the establishment should be attacked by measles, mumps, or any other complaint to which juvenile flesh is heir. The ward is so arranged as to be readily isolated, and all of the newest and most approved apparatus and facilities are at hand for the treatment of the sick.

Not long ago there died in London an aged recluse named George Smith—a financier whose standing order to his subordinates in regard to all money dealings is said to have been: "No mercy to anybody who owes me a cent!" When he passed away he left a fortune estimated at $30,000,000 to a relative, a broker in Wall Street, New York—James Henry Smith, a man of solitary habits like his own, and known to his acquaintances by the curious nickname of "Silent" Smith. The silent broker was by no means the sort of person to squander the enormous riches thus suddenly acquired in riotous living or other forms of extravagance, but there was one thing he did want, and that was a palace. By lucky chance it happened that the house of William C. Whitney, who had lately died, was on the market, and he bought it, with the bulk of its contents, for $2,000,000 in cash. Mr. Whitney had spent about $5,000,000 on it.

This house, which stands at the corner of Fifth Avenue and Sixty-eighth Street, is one of the most artistic dwellings in New York. It is, to all intents and purposes, an Italian palace. The entrance-gates are from the famous Doria palazzo, and beyond them you pass through a stone gateway from Florence. From the great reception-room, the floor and walls of which are of rare Italian marbles, you ascend by a beautiful staircase to the grand hall, whose marble pavement is inlaid with ten thousand pieces of polished brass arranged in geometrical patterns. The walls of the grand hall are of Istrian marble, and the lofty ceiling is of carved wood from an old palace in Genoa. The spaces between the marble wall-panels are filled in with antique paintings, and there is a carved stone mantel from an old French castle of the period of the Crusades. Other walls of the house are taken from various ancient palaces of Italy, and the music-room was originally the salon of a Marshal of France, in a château near Bordeaux, during the lifetime of Louis-Quatorze.

In this discussion of the homes of multi-millionaires, however, it is intended to confine what is said almost exclusively to the very newest ones, because they may be considered as typifying a species of dwelling on a scale and plane of extravagance and splendor altogether beyond anything that was known a dozen years ago. Were it otherwise, descriptions might be appropriately introduced of the superb twin houses occupied by John Jacob Astor and his mother, opposite Central Park, and of the ten Vanderbilt residences which are scattered along Fifth Avenue from Fifty-first to Fifty-eighth Street, in the region known as the Vanderbilt District. The Whitney domicile, above described, while not one of the most recent, is nevertheless to be regarded as in the same class with the Schwab and Clark mansions. But it should be understood, if the point made by the writer is to be caught, that domestic architecture has reached a stage of its development where the rich man's dwelling is ceasing to be merely a home, and is taking on the aspect of a palace, with departments devoted to the fine arts, music, indoor sports, hygiene, and even to religion.

Some of the largest and most costly of the new palaces are in the country. Indeed, the up-to-date multi-millionaire commonly squanders more money on the building and upkeep of his "cottage" at the seashore than for his residence in town. It is getting to be more and more the fashion, as in England, to spend most of the year away from the city—a mode of life which is made easy for many a wealthy business man by such facilities for rapid transportation as steam-yachts and automobiles afford. Thus one finds such people as the Clarence Mackays, the Rockefellers and the John Jacob Astors occupying for at least six months out of the twelve magnificent rural "seats" on Long Island, in New Jersey, or up the Hudson.

The most superb of all these rural residences is that of George Gould, at Lakewood, New Jersey. It is an architectural vision in white marble, set in the midst of a pine forest, which has been thinned sufficiently to

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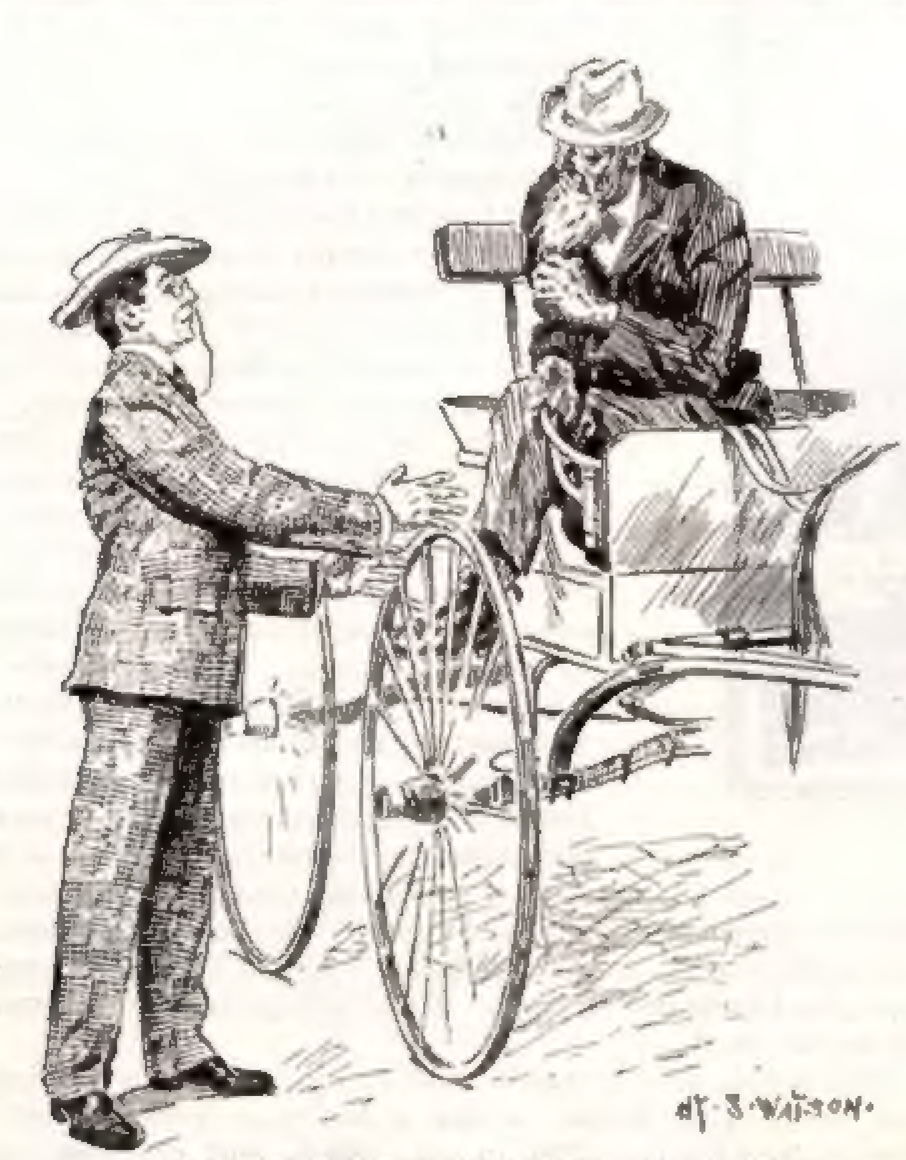
THE NEARLY COMPLETED CLARK MANSION WHICH IS TO COST MILLIONS

SEEKING INVESTMENT

BY GEORGE CARLING



"DON'T YOU SEE, GRATLEY, THAT YOU DON'T WANT TO SELL?"

A Speculation in Water

ALMOST at the last moment Raddle decided to go to Indiana with me.

"Two heads are better than one, Dick!" he said, in his usual jolly way. "And from the way Coomer writes, I judge that there are possibilities out there in Seringford. He says that there is plenty of money in the place, but an astounding lack of enterprise. And that's where we come in. We've got the enterprise to trade for money, every time—'Enterprise in Large or Small Lots, to be Sold at a Bargain for Cash or Stocks'—that's our sign! Eh, Dick?"

"Do you know anything about these street railways?" I asked.

"I was out there three years ago, and if they have not improved since then—and Coomer says they haven't—they're in hard shape. One is running electrically, but the plant was put up under cheap and parsimonious plans, and is utterly inadequate; the other road is operated with the old horse cars. Neither of them has paid a dividend for years, and there's no one with snap enough to develop them. If we can devise some kind of consolidation scheme, and recapitalize the whole affair, I guess a few shares of the stock will stick by us."

Of course we were careful not to make our purpose known when we arrived at Seringford; and we were supposed to be on a vacation tour, stopping over to visit Coomer, an old schoolmate of Raddle's. Coomer was in the shoe business, and although the city had nearly thirty thousand inhabitants, he was pretty well disgusted with its condition.

"It's a farmers' town," said he, "and run by farmers. They won't spend a dollar, and, although there's no debt to speak of, they are letting everything go to pieces!"

We had spent a few days in looking around the streets and outlying districts, riding up and down in the rattling old cars, when Raddle said:

"Dick, let's go fishing this morning. I'm sick of this town. There's good water down at the dam, and we can talk the matter over while there."

So we got a boat and tackle, and, pulling about three miles down the river, dropped our lines into the water. Raddle was remarkably dull and gloomy, and we sat silently fishing for some time. Finally he said:

"I really don't think it's any good, Dick! It's a temperance town and they won't stand even water! Now, a street railway without water is like a car without a conductor. There's no money in it."

I'd never known Raddle to be low-spirited or sarcastic before, and made some remark to that effect.

"It's philosophy, not sarcasm, Dick! Sarcasm and a forty-two-inch waist don't travel together! This deal isn't big enough. If it was something we could run up into the millions we could finance it in New York; but this little one-horse concern won't cut any ice in any but its own pond. These fellows are too flat and disgusted with what they've already got in to go down into their pockets again, or let any one else do so."

Of course, what looked like a large operation to me was small to Raddle, but I didn't feel that I could argue with him about it.

"Look at that, Dick!" he said, moodily nodding his head toward the ruined foundation of a large building, formerly a wagon factory. "Burned down six years ago, and no one's got enterprise enough to build up again and use the power that's running to waste. It's going to be a tough proposition to wake up these old hayseeds!"

I shoved the boat up to the bank and stepped ashore, leaving Raddle lazily watching his line, and walking down past the dam I turned to look at it. There was a fall of fourteen feet, as I judged, and plenty of water coming over, although the season had been fairly dry. The river was not over forty feet wide, but was deep and rapid.

I strolled about for a while and then came back above the dam and sat down on the bank.

"Raddle!"

He turned like a flash, something in my tone arousing him.

"What's up, Dick?"

"At Dunsville there's a little river, just about this width, and I should judge with the same flow of water—the power-plant on that stream is running the cars and lighting the town."

He dropped the point of his rod to the water and stared at me. After a long pause he whistled slowly and softly, beginning high up the scale and running clear down. Then he unjointed his rod and commenced packing it up.

"Get aboard, Dick! There's bigger fish waiting for us than anything in here!"

We pulled quickly back to the town and went up to the telegraph office, where Raddle sent the following message:

> *Ralph C. Masser, 43 Levine St., Cleveland, Ohio:*
> Come here for consultation at once; one day probably enough. Answer. RADDLE.

"He's our man, Dick! He's an engineer and a good one, and we shall learn from him just what we're up against."

Masser's answer said that he would be with us in two days. We spent that time in getting figures on the water privilege. The owners knew that they had good power and asked $40,000, which included about thirty acres of land lying around the falls.

When the engineer arrived he made sufficient investigation to convince himself and us that, with a new and enlarged dam and proper machinery, fully five thousand horse-power could be obtained. So we closed with the owners, representing that we should probably build a cereal factory, and then returned to New York to consult with Lewes.

"So the idea is to electrify the drowsy population of Seringford," said Lewes, after we had told him the condition of affairs, "and to set their dollars as well as their blood in circulation: a very praiseworthy and philanthropic purpose!"

"And it will take all of five thousand horse-power to do it," said Raddle savagely. "They're as dead as a stock-ticker on Sunday!"

"Yet Sunday passes, my dear Raddle. Now let us see what Monday has in store. You've secured the water privilege, which was very wisely and promptly done. Now suppose we three form ourselves into the Seringford Power Company—that's the name of the place, I believe—with a capital of, say, two millions. Then, as owners of this water privilege, we sell it to the new Power Company for a nice little block of stock—half a million I should call about right—that's move number one!

"Secondly, we form, or cause to be formed, as our legal friends say, a Construction Company. We shall not appear in this—three or four clerks will be the men—that little rascal, Bob, would make an admirable president. We, the Power Company, will issue bonds to cover the cost of the power-house and machinery, and contract with Us, the Construction Company, to build and equip the same. As, of course, under the circumstances, the Power Company will not be very fussy about the figures, the Construction Company will stand to make a very fair profit. I should say that we might easily figure on a profit there of a quarter of a million in cash, and all the capital we need to put up is the forty thousand we now pay for the land."

We talked it over for a long time and finally decided on about these plans.

"How much money have you, Dick?" inquired Lewes.

I told him that, after paying my share for the land, I should have about $30,000.

"Well, if Raddle agrees, we'll each put thirty thousand with yours. You can go back to Seringford at once and finish the pleasant little vacation so cruelly interrupted, incidentally picking up any cheap lots of railway stock which may come your way. You say the price is pretty flat, so we should secure all we want before the drowsy, easy-going citizens get any inkling of our beneficent electrification plans. We can find more money, if necessary—eh, Raddle?"

Raddle nodded, and Lewes continued:

"Draw on us for what you want, Dick. In the mean time, we'll get the preliminaries arranged and the two companies formed."

So I went back to Seringford and commenced to form acquaintances—also to find out where the railway stock was held. I took a letter of credit on the local bank for $90,000, and as this was an exceedingly large sum to me, I felt a great weight of responsibility, for I argued to myself this way: "Here am I, a young man of industry and ambition, who finds in his hands a sacred trust. It behooves me to be faithful to myself and my partners and so administer it as to produce a plenteous harvest." So I began to look out for a suitable man to carry out the plan I had in mind.

Right here, almost at the commencement of my career, I encountered the difficulty of which great captains of industry and finance so bitterly complain—that of finding thoroughly capable, unselfish and trustworthy men. But, as the Good Book saith: "A man's heart deviseth his way, but the Lord directeth his steps."

One of the principal stockholders of these railways was Samuel Gratley, who was reported to be of considerable wealth. He ran a large farm just outside the city, and, in addition to this, he loaned money on mortgages and personal notes. As I had found opportunity to talk with him a great deal, I perceived that he was a sordid man who loved wealth.

He stopped his horse one morning, as I was coming down the street, and after a good many remarks about the weather and unimportant local affairs, he said:

"Coomer tells me you might buy a little block of railway stock if the price was right."

"What do you call 'right,' Mr. Gratley?"

"Well, about thirty-eight, I guess."

"That's high!" I retorted promptly. "It'll be lower than that yet."

"Mine won't," he said. "Business is looking up, and I calculate there'll be a rise before long."

"Look here, Mr. Gratley, why do you want to sell out?"

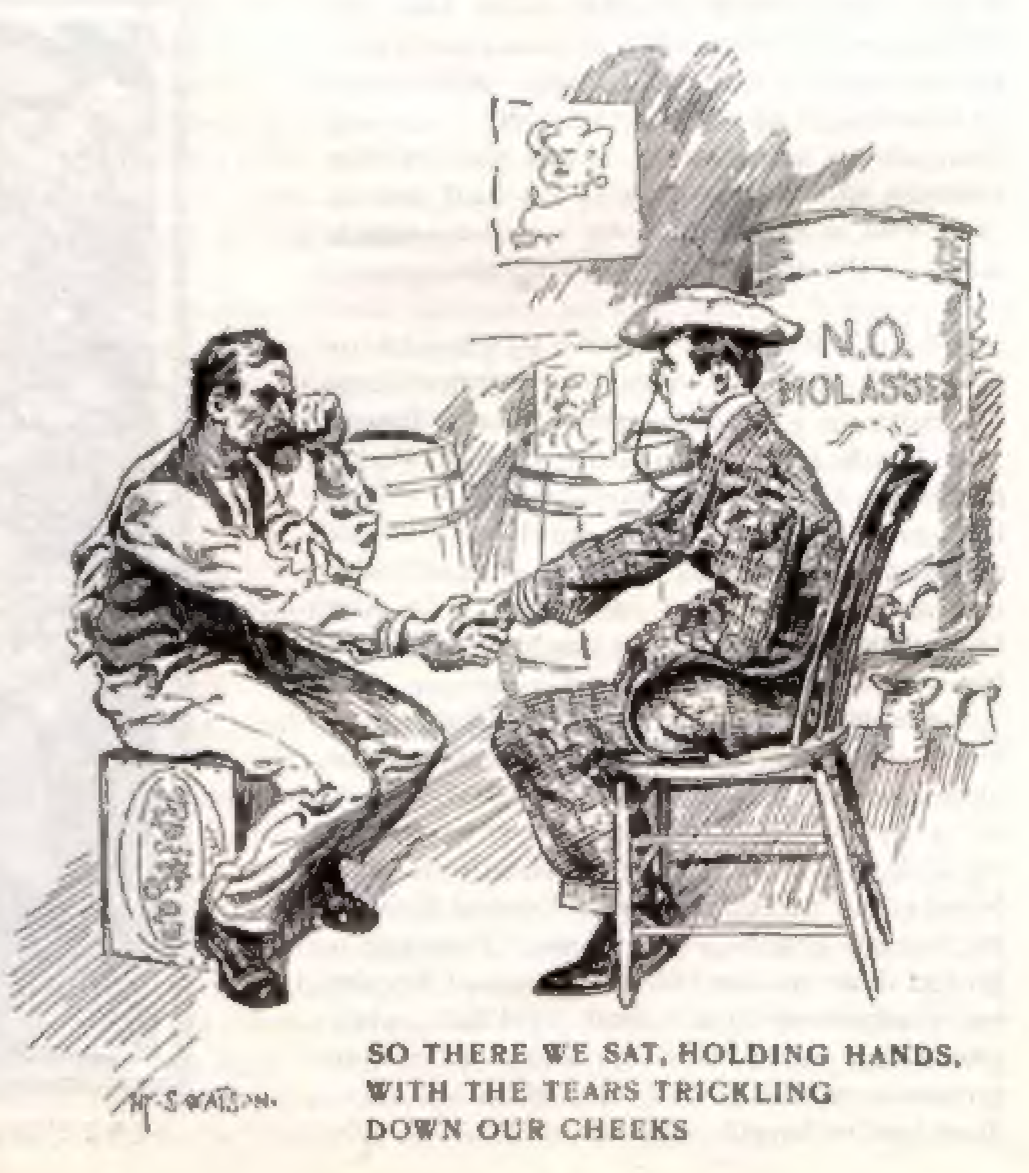
"Well, I've got chances to turn money over pretty often, and make a little on it every time. The railway's all right, if a man can afford to wait a while."

He hadn't contradicted me about the "sell out," and, of course, I saw that he wanted to unload pretty badly, so I said:

"Mr. Gratley, I've a proposition to make to you; but before I do so I want you to agree that if you don't take it up you'll sell me one thousand shares at thirty-eight."

He looked puzzled and thought it all over. Then he said slowly:

"That seems all square. I guess I can agree to that."



SO THERE WE SAT, HOLDING HANDS, WITH THE TEARS TRICKLING DOWN OUR CHEEKS

Then I told him our entire plans—that we intended to effect a consolidation of the two railroads, and build a big power-plant to furnish electricity to run them.

He was thunderstruck, and I let him have time to get it all through his mind.

"Don't you see, Gratley, that you don't want to sell? You want to buy! And so do we, but we won't pay thirty-eight if we can get it down to twenty-eight, or even lower; and you can help us do that."

He looked bewildered; picked a straw out of his wagon and chewed it; looked vacantly across the street and nodded to some acquaintance. Then his eyes shiftily fell on another and he said, "Howdy, Steve!" and finally he turned slowly to me

"Down to twenty-eight, eh? How are you going to do it?"

"By hammering the stock, Gratley, and you're just the man for that job. I can do nothing that way. I am a stranger here and have no influence whatever. You are a large stockholder and a director, and what you say goes. You can grumble at the management and hint at all sorts of queer doings. Then, when you've got the other holders pretty well stirred up, you can threaten to apply for a receiver—and down goes the stock. See?"

Gradually his brain cleared, as he absorbed the simple plan. An understanding twinkle came into his eyes, and I knew that he was won

"Now," said I, "shall we go around to the bank and transfer those thousand shares, or do you come in with us?"

"I guess I know how my bread's buttered," he blurted out, as he grasped my hand. "I'm in with you for all there's in it!"

So then things went prosperously. Gratley entered into the campaign with all his energy, and I soon perceived that a judicious estimate of character is indeed a road to success. "Hard as a piece of the nether millstone" was he, and a splendid bluffer. Pretty soon he not only threatened but actually did apply for a receiver—as a result of which we picked up quite a number of nice little lots of stock at prices running as low as twenty-six. I called for more money and invested nearly $150,000; and my New York associates were highly pleased with my success

As this was as far as we cared to go in this direction, I called on the editor of the Morning Clarion, and earned his lasting gratitude by a story which doubled the next day's sales. I told him why we had bought the water privilege—that upward of $1,000,000 would be spent on a power-plant; that our purpose was to furnish light and power to the city at fair rates, and to consolidate and electrically equip the two railways.

The Clarion came out with great headlines and a front-page story, and the excitement it created was intense, nothing having happened for years to so stir up the citizens. Then, when Raddle came and engaged a bright young lawyer, Tilson, to apply for the charter, we met with nothing but encouraging remarks and assurances of success.

Raddle was at his best, and for several weeks gave some very jolly little private suppers to small parties of prominent citizens and farmers; so that, although we made a large number of valuable acquaintances, I began to fear very much that I was getting sadly dissipated

"Try to keep happy, my boy!" said Raddle, as he was leaving for New York, "and talk up the consolidation. 'Behold, how good and how pleasant it is for brethren to dwell together in unity.' Start up your Bible-class, Dick, and get them to spread that doctrine—and don't be afraid of spending money: that's the way to get acquainted! We'll have the power-plant under way very soon—the plans are all ready."

"Have you got any figures on the cost?" I inquired.

He grinned, and lowered his voice. "The Power Company contracts with the Construction Company for $850,000, and it will cost the Construction Company half a million—quite a fair little profit for our office-boys, Dick!"

I gasped. Truly, this was real business, and I was lost in admiration.

"Where's the money coming from, Raddle?"

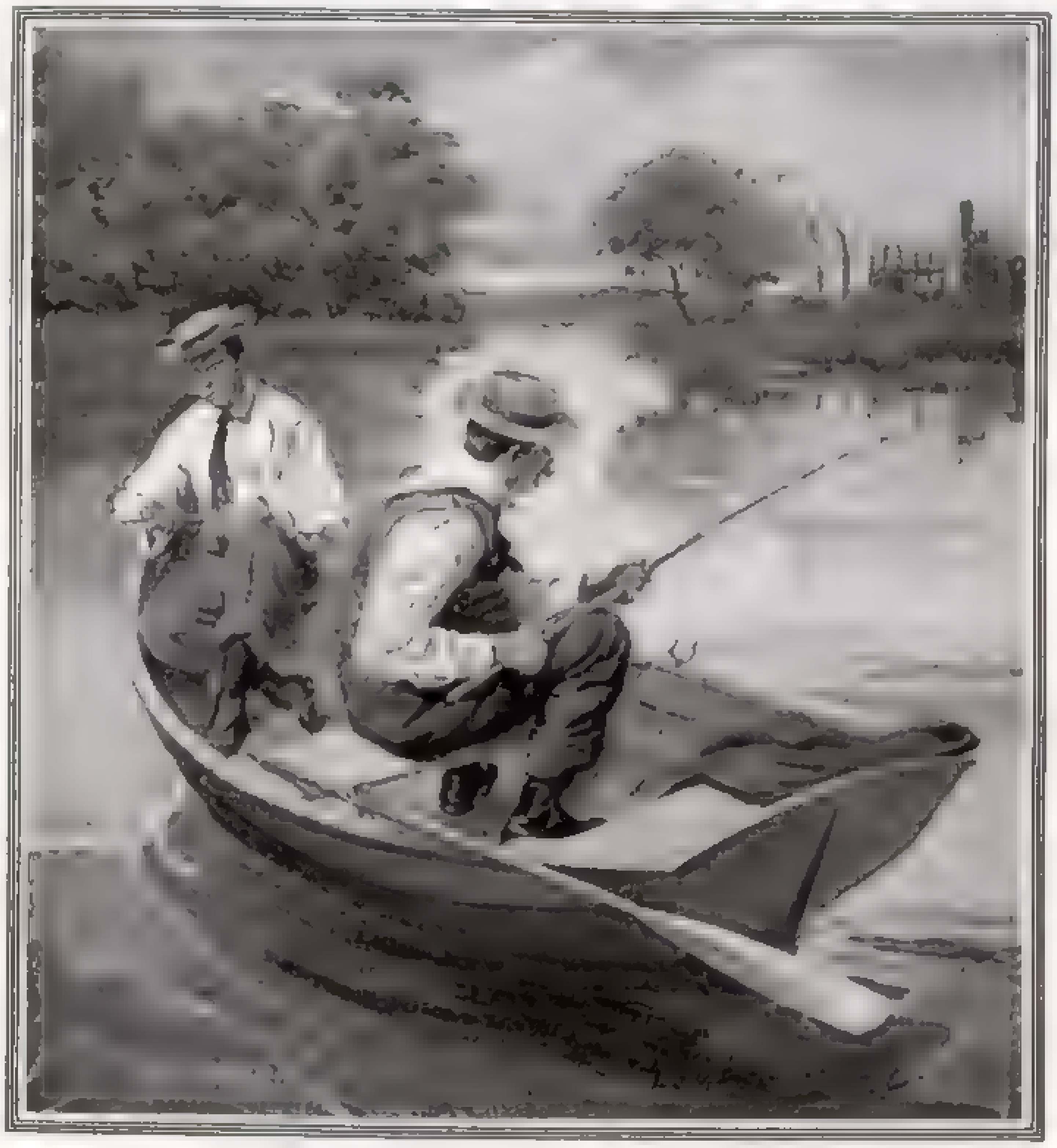
"We'll issue a million in six per cent. bonds and a million of stock. Now that we've got the charter Lewes can get the bonds underwritten without difficulty. That will take care of the construction as it progresses, and we'll take half a million of stock for our water privilege and turn the other half-million into the treasury as a nest-egg. Good-by!"

Although we had commenced to talk about consolidation, we were in no hurry to make any definite proposition until the power-plant was well under way. Having control of that and being now owners of a large amount of railway stock, we were, combined with Gratley, in absolute control of the entire situation. Engineers and mechanics arrived and commenced work on the dam, and I had little to do but to talk cheerfully of the prospects and to note the rapid advance in the price of the stock

It was during this easy time in the quiet town, which suited me so well, that I projected one of those bold strokes of genius which I think was not unworthy of some of our greatest financiers.

I was fishing near a little old grist-mill, a few miles below our dam. All was peaceful, calm and beautiful. I found myself quoting the words of the Psalmist: "The heavens declare the glory of God, and the firmament sheweth His handywork." Then I looked over toward the old mill, near the worn and patched-up dam, and the inspiration came to me: "That mill must be mine!"

I knew it could be purchased for four or five thousand dollars. The owner, like his mill, was very old, and but little business came his way; but it was certain that my plan would fail if I appeared as connected, in the remotest degree, with the place. I laid awake that night, tossing on my bed and calling to mind every acquaintance, but could think of no one upon whom I could depend in this emergency. Troubled and perplexed, I ate my breakfast and opened my mail—when the matter was providentially cleared for me.



RADDLE WAS REMARKABLY DULL AND GLOOMY, AND WE SAT SILENTLY FISHING FOR SOME TIME

The light came through a letter from Peleg Cheever, a cousin of mine in New York State. It was a pitiful appeal for assistance, stating that payment on a note of his, for $300, which had been renewed several times, was to be enforced, and that ruin stared him in the face. Peleg kept a general store in a small village. I knew that he was a very honest man, and I also knew that he was sadly lacking in enterprise. Under other circumstances I should certainly have refused him, as I consider it very unwise to extend financial aid to any one. It kills all self-reliance, and I hold that the best way to train a man or boy to swim is to throw him in the stream and let him strike out for himself.

But how gladly I now grasped at this opportunity! He was the very man I wanted, and I wrote him that I would start for Thompkinsville the next day. I should have gone at once but that I had agreed to make an address that evening before the Young Men's Christian Association on "Business Acumen and Business Integrity," and I did not think it wise to cause any disappointment.

When I arrived at Peleg's he was looking sallow and careworn. I at once went over his accounts with him and found that his little debts amounted to something over $600; although he said that if he could pay his note he could possibly pull through

"'Man is born unto trouble, as the sparks fly upward,'" I said, and, pulling out my pocketbook, took from it six $100 bills and pushed them over to him. "Give me a note for those, Peleg, and get these little matters cleaned up."

He did not say a word, and I looked up at him and saw that he had grown still more sallow.

"You can make it twelve months, and if you can't pay it then I guess I can manage to renew it"

Then he dropped his head on the counter and sobbed like a child

I'd never seen a man do that and didn't know just what to say to him. Pretty soon he sat up and called me the savior of his family—said that I had snatched him from ruin and disgrace, and several other nice things. Then he grasped my hand and wrung it so hard that the water started in my eyes also. So there we sat, holding hands, with the tears trickling down our cheeks, until a little girl came in for a quart of molasses.

"I'm going to ask you to do a favor for me, Peleg," said I when the little girl had gone.

"Anything in the world, Dick! I'll do anything I can that's honest." And then he looked confused and stammered: "Not that I mean that you'd ask me to do any dishonest thing. Of course, I didn't mean that!"

I laughed and said: "Of course not! I simply want you to go out to Indiana and buy a little mill for me. You look surprised—but, you see, I'm connected with a big corporation out there, and it won't do at all for me to appear to be mixing up in any outside matters. I want this mill for—er—investment, and I should like you to buy in your own name and hold it for me. You'll have to pay anywhere from four to five thousand—make the best bargain you can."

"I'll straighten up these debts to morrow, Dick, thanks to you, and then I'm ready. Sarah and the boy can look after the store."

So that matter was settled to my great relief and satisfaction. I then went on to New York for a week so as not to embarrass Peleg with my presence in Seringford while he was there—as, of course, he was supposed to be an entire stranger to me. He did very well, indeed, having bought the place for $4167.50; although how he got to the odd figures I never heard. That was a countryman's close trade, of course.

Thus I moved on toward success. Lewes had succeeded in getting the bonds underwritten at eighty-two, so we had plenty of money coming in to meet the construction expenses; then when the dam and power-house were built, and the machinery commenced to arrive, Raddle and Lewes came on and we formed a consolidation of the two railways and our Power Company, calling it all "The Seringford Street Railway and Power Company."

The capital was ten millions—one million in the Power Company bonds, three millions in preferred stock and six millions in common stock. The shareholders of the three companies took preferred stock in exchange for their holdings, share for share, and with each share of preferred two shares of common were given as a bonus—a very conservative arrangement, as the water was thus only six-tenths. But, as Lewes said, we were operating in the country—if we had been operating in any large city we could easily have made the proportions ten to one!

Gratley got the presidency, as he had not only largely increased his holdings but had considerable influence with the other stockholders. I was elected secretary and treasurer.

The new president was a valuable man. He soon managed to "work through" a very advantageous contract for the city lighting; also one for power for a large shoe factory which was being equipped. With all these excellent prospects, we found no difficulty in selling enough of the preferred stock at par to provide for the new trolley lines and cars. In fact, there was a real demand for stock, and I quietly disposed of mine as opportunities arose, so that two or three weeks before we were ready to commence running cars I had sold out nearly all my holdings, and had, including my share of profit from the Construction Company (which I received a little later), considerably over $300,000 in cash.

Then I went secretly to Thompkinsville and had a conversation with Peleg, and a few days after my return the company's officials were astounded by receiving notice from a lawyer named Whipple that an application had been filed for an injunction to restrain us from closing our dam or holding back the water in any manner. Whipple's instructions had come from a Buffalo law firm acting for Peleg Cheever,

(Continued on Page 23)

The Memoirs of an American

BY ROBERT HERRICK

Author of The Common Lot, The Web of Life, etc.

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CHAPTER XIII

AFTER all, it was the will of a woman, perhaps of two women, that settled this business matter, for even in business—in the groping for position and money—the woman's share is large. Wherever a man's will is in play she brings her influence, soft and sure and hidden

When I left Mr. Dround that afternoon I was not ready to put the little fortune I had made, and, what was more, my life energy, into his forlorn enterprise. Not to hurt his feelings, I asked for time to consider his offer, and went home to tell my wife, considerably puzzled what to do. We had just moved into a larger house near the lake: the place had some pretty ground around it and a large stable. It was all that our means warranted, and a little more. But Sarah had a passion for having people about, and there was a boy now to be considered The air was supposed to be better for him farther away from the city smoke. Sarah had been delicate and nervous ever since the child was born, and I was glad to have her mind busy with the big new plaything. A nurse in uniform was just coming into the gate when I arrived It seems that little Ned had a cold and though he looked lively enough when I went into his room, Sarah was hovering over him as if he had lung trouble

"The doctor thought I should have a trained nurse" Sarah explained. "Of course he doesn't expect any serious results, but one should take every precaution. And Mary is so careless, and we have those people coming to dinner to-night, and are going to the theatre.

I had forgotten that we were to have guests this evening While we were dressing, I told Sarah about the trouble between Dround and his old manager, and how they had finally parted.

"That's just what I should have expected from Mr. Dround!" my wife exclaimed approvingly. "That article in the newspapers was horrid It must have been annoying for Mr Dround to have such a dishonest person connected with him."

"Well, that is one way of looking at it I hadn't thought of!" I laughed

"That Carmichael man is just an Irish brute! I suppose you have to put up with such people in the packing business, but I couldn't have them in my house"

"The Carmichaels don't trouble us much," I replied, smiling to myself at Sarah's ideas of things "And John's all right—as honest as most men This isn't just a case of stealing somebody's wash from the back yard, you know."

"But it's just as wrong! It's dishonest!" she cried with a proud tone in her voice. She came across the room and took hold of me by the shoulders "Van, you don't believe in bribing people and such things? Why, you're too big and strong and handsome"—she gave me a kiss—"to do such common things!"

"Well, I don't know; it depends how you call it."

But she gave me another kiss, and before we could recover from this argument there was a knock at the dressing room door.

"My, Van! There's the first of them, and I haven't my dress hooked. You run and send Mary to me!" That rather closed the topic for the present

There were ten of us at dinner, and we tried to keep up a chatter about the little things that Sarah had trained me to talk of when I was in company—the theatres and the opera, Mrs. Doodle's new place in the country, or old Steele's picture by the French painter. But to-night it was hard work: my thoughts would wander back to the Yards. At last the ladies left us to put on their wraps, and the men were lighting their cigars, when a servant told me that a man was waiting in the hall to see me. It was Carmichael

"Why didn't you come right out, John?" I exclaimed. "Some of your friends are out there."

"No, thanks, Van," he growled. "I ain't got my fancy clothes on this trip, and maybe your wife wouldn't think me good enough for her friends" (which was pretty close to the truth). "But I come to see you about something important."

Sarah rustled into the hall just then

"Van!" she said, not seeing John, "we are all waiting for you"

"Better go, Harrington," Carmichael said sarcastically, reaching for his hat; "business don't count when there's a party goin' on."

"Oh, it's business!" Sarah's voice could carry a deal of scorn.

"Leave a ticket for me, and I'll follow later," I replied impatiently, leading Carmichael into my library

"Very well," Sarah answered, and swept out of the hall without a look for the Irishman.

Carmichael took a cigar, poured out a long drink of whisky, and thrust his ungainly figure into a chair before the fire without saying a word. After a time he ripped out

"You aren't thinking of staying with old Dround?"

"Well, I don't know——" I began

"Dround'll go broke inside of two years," he interrupted savagely. "His credit ain't much to boast of now, and when it gets around that I have drawn out it won't improve

"That's true enough," I admitted

"The London and Chicago Company is going into the hands of receivers this week," he went on confidentially. "That was another of your tony houses managed from England! Strauss'll most likely get their plants at twenty cents on the dollar, and he'll get Dround when the time comes."

I made no remark, and after smoking for a time he leaned over toward me, saying impressively

"Young feller, do you reckon you can buck up against me and the Strauss crowd with that one horse rig?"

It seemed to me highly improbable that any man could perform this feat, but I held my tongue Carmichael should make his bid in his own way. Finally he whispered almost solemnly

"Want to make big money?"

And he began to bid, lowering his big voice and beating the arm of his chair to clinch his argument He spoke of the great revolution throughout the business world, coming consolidations, far-reaching plans that the Strauss people had had in mind for a long time, the control of railroads and steamship lines—all leading to one conclusion, one end—the complete mastery of food products by Strauss and his allies

We had in more whisky and cigars for the Irishman, who had a head like a rock As he drank and talked, his brain was fired by a kind of rude imagination for the vast reach of things he was handling He opened himself to me without reserve, as if he already held me in his hand. The hours sped by; a carriage drove up to the house, and I knew that Sarah had returned from the theatre. But Carmichael talked on and on. . . . . I could see those vast industrial forces that had been shaping themselves for ages now fast rushing on toward their fulfillment. Ever since my head had been above the horizon, so to speak, I had seen straws borne on this wind. But now the mighty change was imminent: those who survived another decade would look out upon a very different world from that we had grown up with. That is what Carmichael and I saw that night, and when the door finally closed on my visitor I felt that it was settled: I should fight with the stronger army, side by side with Carmichael. . . . .

I was standing before the dead fire, thinking, when the door opened and Sarah came in, her hair loosened over her white dressing-gown. She looked strangely pale and troubled.

"Van!" she cried sharply, "you never came to the theatre at all! What have you to do with that dishonest Carmichael? What business has he with you? He makes me afraid."

"You're dreaming, Sal." I took her on my knee. "John just came to tell me how to make your everlasting fortune."

"But you are not to leave Mr Dround?"

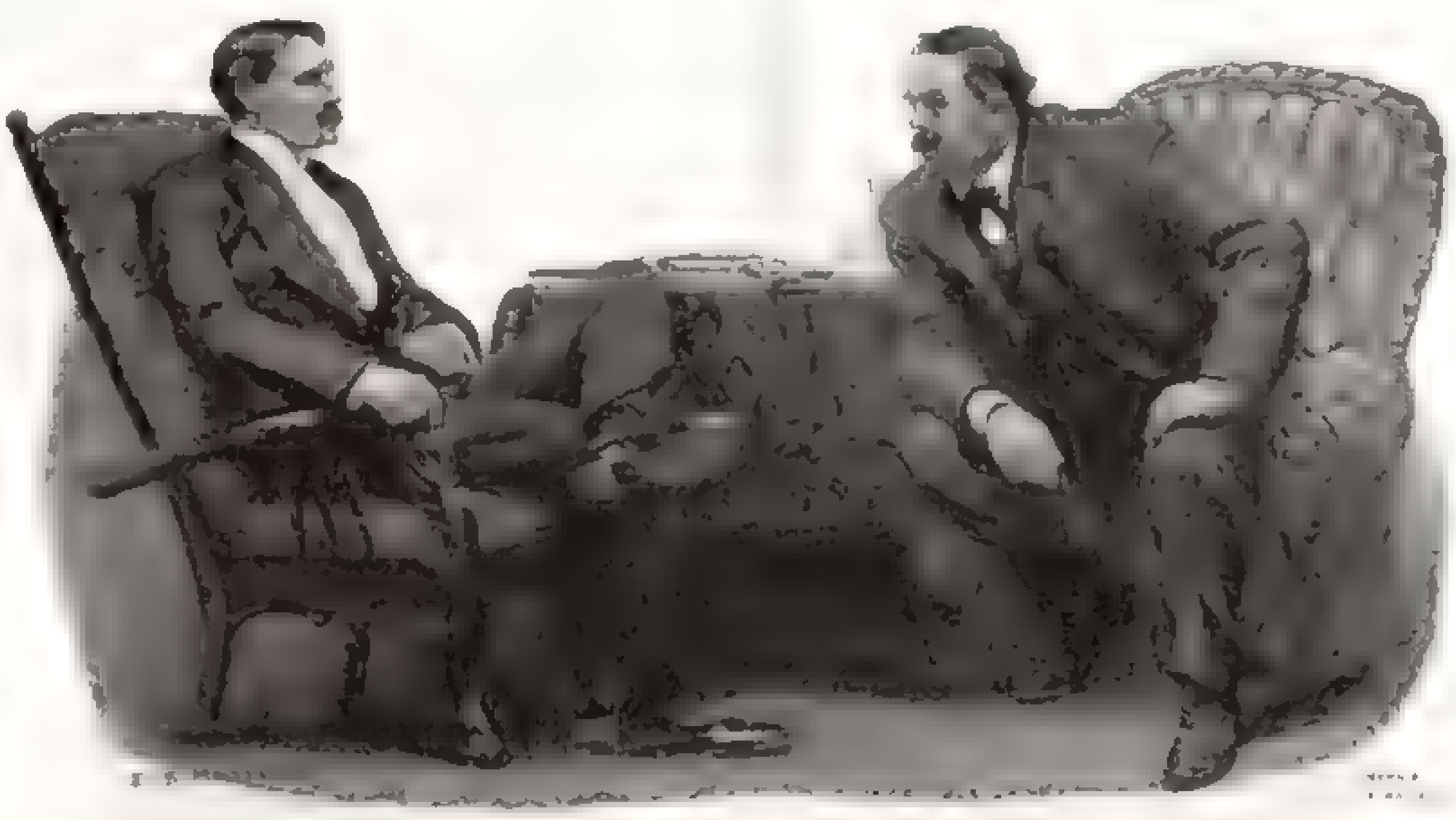
"Just that."

"Leave Mr. Dround and associate with that dishonest man! What are you thinking of, Van Harrington?"

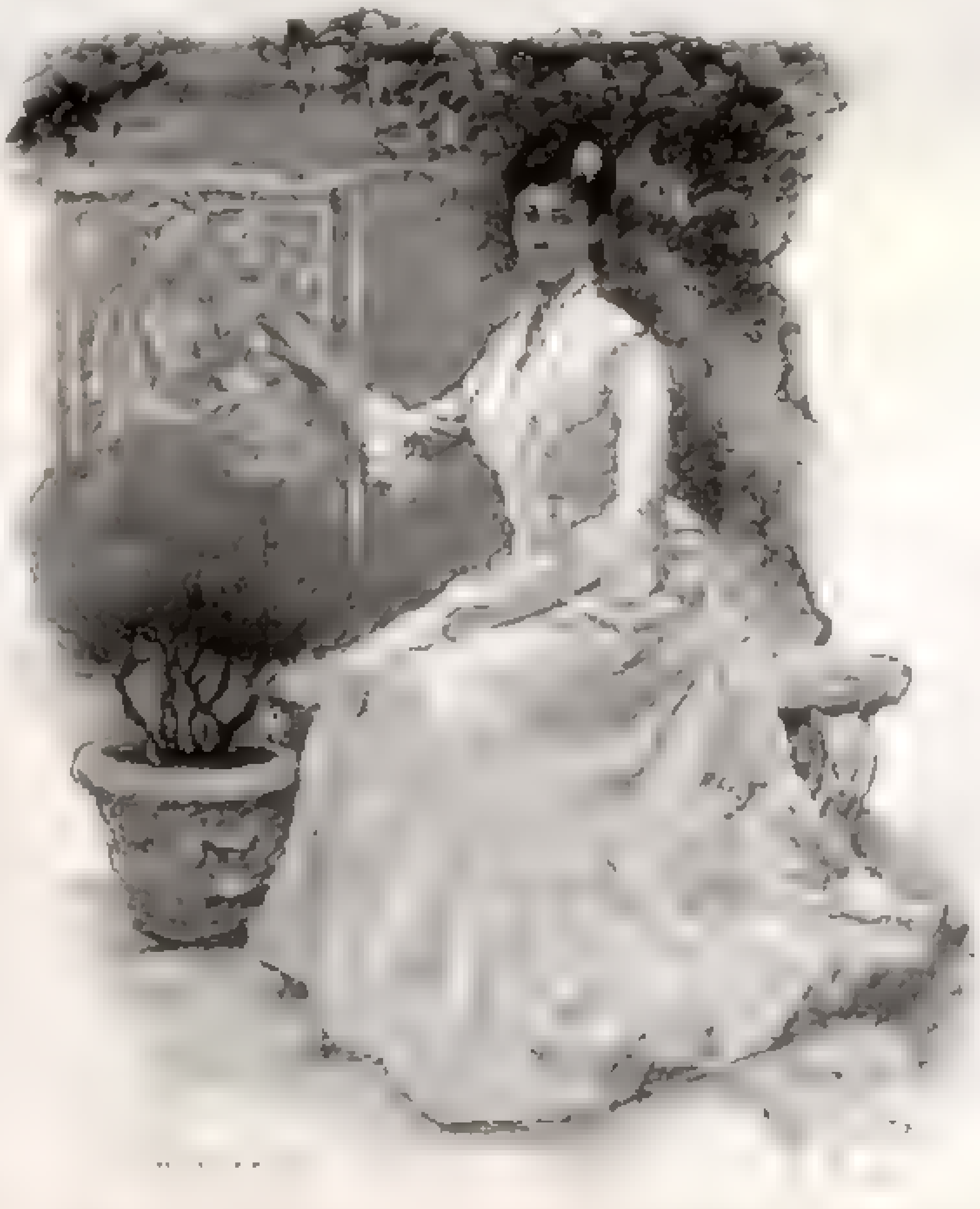
That instinct of women, which people talk about, sometimes acts like a fog: it keeps them from seeing any one thing clearly. Sarah could only see the Drounds and the piece in the paper about bribing So we talked it over, like husband and wife, arriving nowhere in particular, and finally I said at random

"You would like to be rich, to have a lot of money, more than you ever thought to have—millions, maybe?"

"Would it mean all that?" she asked slowly



"YOUNG FELLER, DO YOU RECKON YOU CAN BUCK UP AGAINST ME AND THE STRAUSS CROWD WITH THAT ONE HORSE RIG?"



"I THINK *YOU* COULD PUT UP ANY KIND OF A FIGHT," SHE REPLIED

I laughed at the way she took my bait.

"Millions and millions, maybe."

"Would it be dishonest, Van?"

"We don't calculate on going to prison," I joked.

"Well," she reflected, "of course you know best. But the Carmichaels and the Strausses are such common people, even if they are so awfully rich. They haven't the position the Drounds have."

Dround was not at the office the next morning: they telephoned from his house that he was ill. Worry, perhaps, had brought on one of his nervous attacks. Meantime, it was easy to see the effect of Carmichael's loss all over the place. Down to the girls in the mailing-room, the force knew that something was wrong with the concern. You can't keep real news from leaking; people are good conductors of electricity—their thoughts leak. In any business, the trouble at the head runs all along the line to the office-boys.

Later in the day there came a message from Mr. Dround asking to see me at his house before I went home. It was plain enough what he wanted of me, and I disliked the coming interview. For I should have to tell him that I had decided to desert to his enemies. There was no other way, as I saw it. And yet it seemed like ingratitude. That was what his wife would think, and I saw her looking at me, a scornful smile on her lips. However, this was no matter for sentiment. If her husband had been another sort of man—if he had any dare in him—it might have been worth while to try a fall with Carmichael and Strauss. But as it was, I had no desire to follow a funeral. Maybe she would understand!

As I turned into the avenue near Dround's house there was a fresh little breeze from the lake blowing all the smoke away from the city and cooling the air after the warm day. It was quiet and peaceful on the broad avenue—a very different kind of place from the dirty Yards whence I had come. It made me feel all the more that Dround didn't belong in Packington.

I sat waiting in the reception-room some time for Mr. Dround, and was growing impatient when his wife came into the room.

"Mr. Dround is engaged with his doctor," she said. "Won't you step into the garden with me?"

Behind the house, hidden from a cross-street by a brick wall, was a little green lawn with one old willow tree. It was a pretty, restful kind of place, hardly to be looked for so near the heart of the city. In one corner there was a stone bench and some chairs, and a table with books and tea-things. Across the top of the wall one could see a line of gray where the horizon met the lake.

"Pleasant place!" I exclaimed, looking across the little garden out to the lake.

"Yes, it makes the city in summer tolerable."

Her eyes followed mine as they rested on a bit of marble, old and sculptured with yellow figures, that had been let into the wall.

"I brought that from Siena," she explained. "It was in an old wall there. It reminds me of Italy," she added, touching the marble lightly with her fingers.

Suddenly she turned to me with a swift question.

"So you're to be our new Mr. Carmichael?"

It was not woman's mere haphazard talk: she demanded the truth.

"No," I replied gravely, after a moment's hesitation. "Mrs. Dround, I have come here to tell Mr. Dround that I must decline his offer. I have other——"

"You are going over to them!" she cried quickly. There was no reproach in her voice, but she gave me a keen look that read to the bottom of my mind. "You will be a tool for the Jew and the Irishman!" There was a smile on her lips and a touch of scorn in her voice. "Tell me, why?"

And I told her, as I might a man whom I trusted, just what the situation was—how disastrous had been the row with Carmichael, and how foolish the cause, as I thought. She listened without questions, and I went on to cover the whole matter—to tell of the large plans that our great rival undoubtedly had in view, plans which meant ultimately the consolidation of the entire business in some great corporation under his control. It was as clear to me as handwriting what he was aiming for—the entire food products business of the country; and it would take a stronger man than Henry F. Dround to stand against him.

"So, Mrs. Dround," I concluded, "the best thing you and I can do for Mr. Dround is to advise him to sell out——"

"He would never do that," she interrupted me positively.

"You must make him see it," I urged.

"There are some things I cannot do. You will not understand; I cannot tell you—it is not my right. Only he will go on to the bitter end."

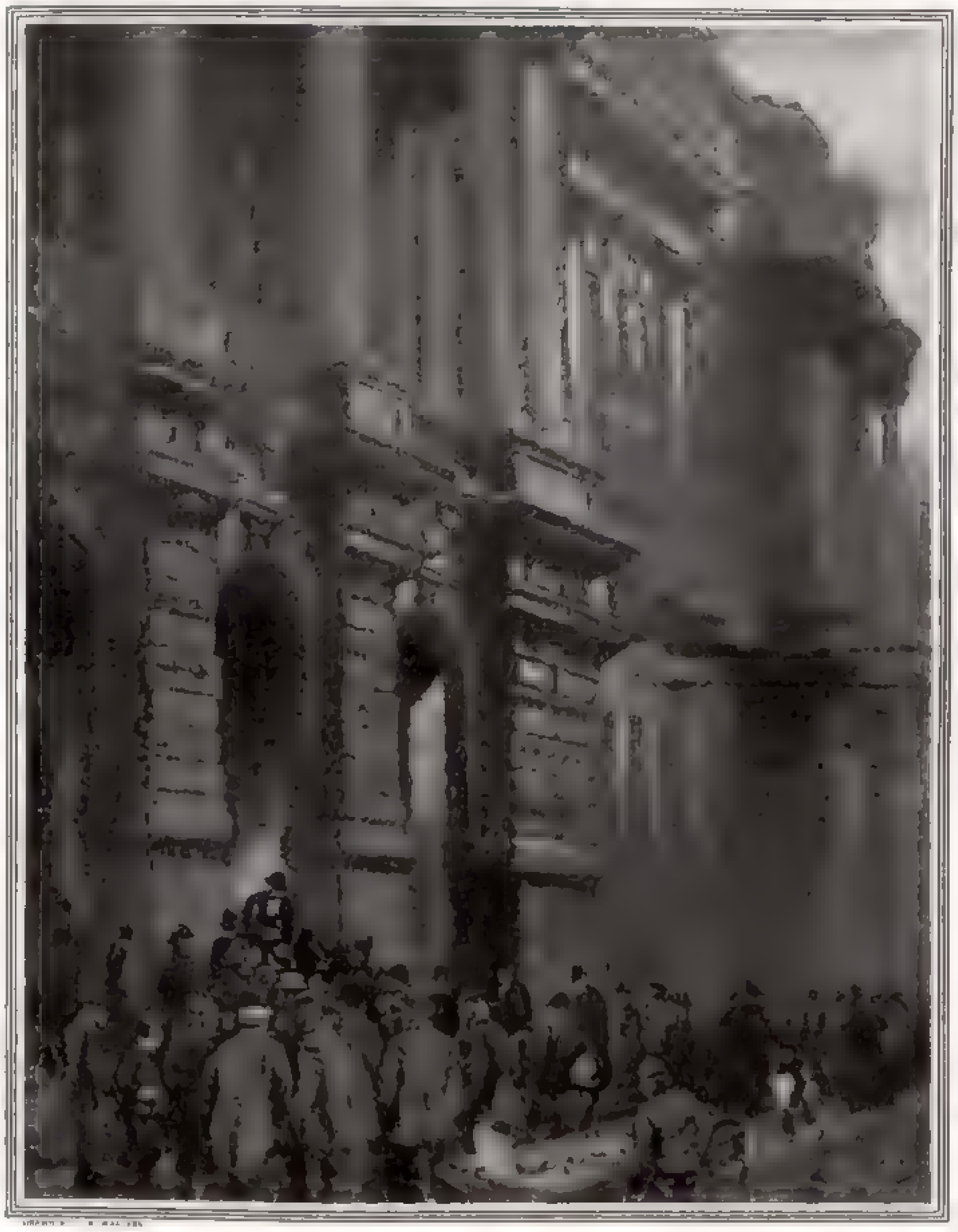
I bowed. There was nothing further to be said, and we sat silently for a few minutes.

"But are you sure," she began again, "that that would be the best way? Is it best to run to your enemy, crying for quarter?"

"Not if you can put up a good fight!"

She drew her fingers caressingly over the outlines of the old marble.

"I think *you* could put up any kind of a fight," she replied indifferently. "Suppose that you saw your way clear to go in—to fight them—what would you do?"



THAT COMEDY TOOK PLACE ON THE COURTHOUSE STEPS ACCORDING TO LAW

"The first thing," I said, smiling, "would be to hit Strauss between the eyes!"

"Just how?"

"Do what he is doing, if I could: get together all the independent concerns that could be bought or persuaded into joining. Then you would be in a position to make terms with the railroads and force agreements from the big fellows. And I shouldn't let my scruples stand in the way, either," I added hardily.

"Naturally not—if the others were the same kind!" she agreed, giving me a calm look.

("And if your husband were made like you," I thought to myself, "the chance would be worth the trying.") "If," I continued, aloud, "we could get the Jevons Brothers, the E. H. Harris Company, Griscom in Omaha, and two or three others, there would be a beginning. And there is this London and Chicago concern, which could be had cheap."

"I was sure you knew what must be done," she took me up in the same cool, assured tone. "You aren't the man to follow in the traces. You are the kind that leads, that builds. And this is building! What is the first step?"

I looked at her, but this time I did not laugh. She had risen from the stone bench and stood gazing out across the quiet sward to the blue lake beyond. Her dark features were bright with enthusiasm. Then she looked over at me inquiringly, expecting me to take her lead, to walk on boldly with her.

And there of a sudden—for until that moment there was nothing in my mind but to tell Mr. Dround that I must leave him—there shot into my head a plan of how this thing might be handled, the sketch of a great campaign. All the seed of thought, the full years of scheming, the knowledge and experience of life I had been getting—everything that was within me, came surging up into one grand purpose. How it came to me of a sudden, born of a few words this woman had spoken here in the garden by the blue lake, is beyond my explanation. Suddenly I saw a way, clear and broad ahead—the way for me to travel.

"You will have to take the first steps by yourself—manage this London and Chicago Company affair on your own responsibility." Mrs. Dround's voice was now matter-of-fact, as though the time for clear thinking had come. "Then, when you have your plans ready—know just what must be done—you will have the necessary help. I can promise that!"

I understood what she meant—that Mr. Dround was not to be approached until the scheme was ripe. Then she would swing him to a decision. That was the wise way.

"You are right," I agreed. "It would be useless to trouble him until the land is mapped. When it comes to forming the company——"

"Yes, then!" she interrupted, seeing my point. "Then I shall be of use!"

"My, but it's a big gamble," I said low to myself.

"That is the only kind worth making!" she flashed.

It struck the right note in my heart. She held out her hand, and I took it in mine.

"We're partners on this thing!" I smiled.

"Yes—to the end! Now, shall we go to Mr. Dround?"

Here was a woman who should have headed a regiment, or run a railroad, or sat at some game with a large stake!

Mr. Dround opened the door on the veranda and came forward, walking feebly.

"How do you do, Harrington?" He gave me a thin, feverish hand. "The doctor's been gone a good while, Jane," he added querulously. "I have been waiting for you in the library."

Mrs. Dround moved away while we discussed some matters of urgency at the office. Then Mr. Dround said hesitantly:

"I hope you see your way clear, Harrington, to accepting my offer. It promises a great future for a man as young as you, with your energy," he added, a trifle pompously.

"It is pretty late to talk of that to-night," I replied.

Mrs. Dround was walking slowly toward us; she stopped by the marble piece in the wall and seemed to be examining it. But I knew that she was listening.

"There are some plans I want to talk over with you first. If they prove satisfactory to you we could make an arrangement, perhaps."

Mrs. Dround turned her head and looked at us impassively.

"Oh, very well; I expect to be at the office to-morrow. This Commission for the Exposition takes a great deal of my time and energy just now." (It was the year before the great Fair, and Mr. Dround was one of the Commissioners for that enterprise.) "But we will take up your plans at once," he concluded graciously, giving me his hand.

There was a family party at my house that evening. Will had arrived from Texas, where he had been to look over that field for me, and May was visiting us with her children. As I walked up the path to the house on my return from Mr. Dround's I could hear Sarah's low laugh. She and May were rocking back and forth behind the vines of the piazza, watching the children at their supper. May was looking almost plump and had a pleasant flush on either cheek; for good times had made her blossom out. But Sarah was the handsomer woman, with her wavy, rich, brown hair and soft profile. Instead of May's prim little mouth, her lips were always half open, ready to smile. As I kissed her she exclaimed:

"Where have you been, Van?"

(*Continued on Page 14*)

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Municipal Ownership

THE significant fact about Chicago's mayoralty election is not that the candidate who stood for immediate public ownership and operation of the street-car lines was elected, but that all the candidates for mayor stood for public ownership and differed only as to ways and means. It is idle for the opponents of public ownership of the municipal utilities to point to the failures. All kinds of enterprises, private and public, fail; there is no enterprise that is not constantly fighting against forces that would destroy it. The truth is the five-cent and ten cent fare between the city worker's home and his or her work must go.

The only reason why such an unjust and heavy drain upon the wages of the worker was ever established is the reason for so many of our abuses—ignorance and the necessity for experiment.

The impartial voters of all cities everywhere are all in sympathy with Chicago. The people must reclaim their streets.

⁂

What Do You Owe Your Employer?

FROM time to time some bright young man is brought back from Canada by agents of the law. He took a flyer in wheat or played the races, and helped himself to his employer's money. The employer is always saddened by the betrayal of his confidence, and the public sense is shocked by the conception of a promising career marred or wrecked. It is an old story.

Occasionally there is a variation. For example, only the other day a bright young man was brought back from Canada by the police. He had not betrayed his employer's confidence, however. On the contrary, he had been doing his best to strengthen it. This employee knew some things a jury was trying to find out. As he was young and tender, it was feared he might be unable to withstand the inquisitorial probe. Hence the trip.

The young man loyally made himself a fugitive from the law, and at this writing he may be imagined as painfully weighing the proposition that if he tells the grand jury what he knows he will lose the regard of his employer, and if he doesn't tell it will be because he lies about it.

There is a further case which might be cited by book and page. Not long ago the president of a flourishing corporation found himself called upon to pay blackmail to a clique of enterprising politicians. The amount was staggering; but the trick was so well turned that he saw no means of escape save through the disagreeable alternative of committing perjury.

He chose the alternative, and three of his employees backed him up. They were not threatened with blackmail; but they "stood by the house."

In certain society circles, where dubious acts sometimes occur, the polite theory obtains that a woman's husband is the only judge of her conduct. In some business circles there is a disposition to make the employer, in like manner, the sole keeper of the employee's conscience in all matters pertaining to the business

The woman who is content merely to satisfy an official conscience-keeper can hardly be growing in moral grace. The employee who doesn't take his conscience out of the locker and examine it now and then is very likely to forget how to operate it before long

We pretend that there is only one set of moral standards. In fact, there are many. Everywhere in the business world the idea that the office employee owes a strict duty of loyalty to his employer has all the force of moral sanction. An act by such an employee that is wittingly against the interests of the employer is considered immoral. This is very good, although, side by side with him, the workman—the trade-unionist employee—puts his relations to his employer on a totally different ground, and that in its turn is not considered immoral.

But there are obvious limitations to the duty of loyalty. No employer will give you manhood or self respect. The kind that would take them away from you in the first place has none to give.

⁂

Our Fresh-Water Colleges

BY CALLING attention to the merits of the small college, Andrew Carnegie has done his fellow-citizens an even greater service than starting a program of small college endowments. The small colleges do need money—not too much money, or they will become tainted with the diseases that threaten the usefulness of the big institutions. But, more than money, they need the support of the great mass of well-to-do Americans whose sons and daughters have the future of the nation.

A college education is in itself a dangerous enough temptation to the average youth, with all youth's tendency to exaggerate the importance of things academic and to disparage the importance of things practical. If, while getting the education, the youth gets also social snobbishness, he or she goes forth the worse for college and a force for evil And it is in some of our big colleges, especially in the East, that the spirit of social and educational snobbishness has become so strong as to make sensible parents hesitate to send their sons to school there.

The public school and the small college are together undoubtedly the best educators to-day. The public-school boy or girl who graduates from the small college has the best chance.

⁂

Compulsory Irish

THE overburdened world, scarcely free from compulsory Greek, is threatened with compulsory Irish—or at least Uncle Sam's postmasters are. The Gaelic Society, though it has not yet attempted to paint the White House green, has a dark and deep-laid plan to make the President aid it in spreading a knowledge of the ancient language of the Old Country. Two hundred letters, it says, will be addressed in Erse, the characters of which resemble Sanskrit, and if the local postmasters are not able to deliver the letters the Gaelic Society will ask that the big stick be swung to make them.

The world is in debt to the modern literary movement in Ireland. Lady Gregory and George Moore are spirits of no common rate. William Butler Yeats is a poet of distinction and a broth of a boy at the drama. Yet, because they are virtuous, must Uncle Sam be Irish? And they are none too virtuous. It is often asserted and never denied that they themselves know no word of Gaelic—unless it be some such trifles as *colleen* and *therumpogue*—with which a poet, it must be confessed, can go a long way in Ireland.

An attempt to ram Erse down the throats of the letter-carriers was lately made in England. The authorities dug up a man who really knew the language, and learned to their delight that the sender of the letters had been unable to write the characters correctly. It takes more than green whiskers to make an Irishman. Very sad is it when patriotic and ardent Celts give full swing to their zeal. In spite of themselves they become funny,

And on the Harp of Tara play
"Tararara boom de ay"

⁂

That Square Deal

THERE is a growing disposition to take a more cheerful view of the Administration's proposal that the Government shall have the power to fix freight rates. It is voiced by some Wall Street organs and spokesmen.

Gross revenues of the railroads amount to two thousand million dollars a year, or nearly three times the revenues of the Federal Government. These revenues are derived from the transportation of seven hundred million passengers and one thousand three hundred and four million tons of freight, the latter at an average rate of about three-quarters of a cent a ton per mile. These figures suggest some rather close adjustments, and in this merely statistical view it appears that the matter of providing a square deal for everybody is somewhat complicated. But there is another view.

It is a fact that up to date the square deal for the railroads has sometimes been dealt them with a club. Let us say they deserved it. At any rate, they survived, and were able last year to earn $9258 gross per mile and $3133 net per mile against $6122 and $2016, respectively, in 1897. But in this period of prosperity they have been largely free from Government control, and able, in the main, to work out their problems in their own way

As everybody knows, one of the greatest of their problems, and the one that causes practically the whole body of public complaint, arises from the insistent pressure of the big shipper for cheaper service than the little shipper gets. And in this vital matter the Government has hindered rather than helped. Railroad consolidations have been fought while the way has been left open for the shipper to consolidate as much as he pleased. Last year the roads handled ten million tons of packing-house products. The original shipments of ores amounted to forty-six million tons, and in the corresponding calendar year the Steel Corporation alone mined fifteen million tons. What these figures and others that might be adduced mean in the way of concentrated shipping power is perfectly obvious. The railroad can withstand the big shipper only when it is as big as the shipper himself.

The Sherman law and Interstate Commerce Commission did almost nothing to abolish rebates. The great abatement of that evil was brought about by the roads themselves, through combination. Sometimes—as in the Northern Securities case—the Government stood in their way.

If the Government is really to extend an effective power over the roads it ought to exercise the power protectively quite as much as repressively. There is no virtue in tying the railroad's hands and ignoring those who prey upon it. The control must include protection.

Perhaps the roads are hopeful that it will, and so are taking the more cheerful view. Perhaps they are not hopeful, but are cheerful simply because they think the plan will fail.

⁂

For the Soul of the Child

NOW begins the season, the long season, that belongs to the country—the seven or eight months when the city dweller moves about his bare streets with a heart full of envy for those who live in the country or the small town.

It is bad enough for the grown people to have to live in the city when the buds and the leaves and the flowers are calling; it is intolerable that children should be so condemned. No man lives that is not stunted by living much in cities; no child can possibly grow a soul that is vivid and sensitive and broadly sympathetic if it is born and wholly bred in the cold and narrow and barren city.

Those who have children should live in or near the country all the year round. No material sacrifice is too great to be made for this end.

⁂

The Washday of High Finance

EVERY once in a while there is a quarrel among the managers of some great enterprise—railway, manufacturing, life insurance. And in the struggle the door is pushed open, and the public has a glimpse of what is going on behind—bribery funds for public officials; salaries of enormous size to parasites; stock jobbing, gambling, swindles on the public At the shout of dismay and horror from the public, the quarrelers grow silent, cease their struggling, hastily draw the door to. And presently, on the marble steps, appears a smug, suave gentleman, a "bulwark" of society; and he eloquently explains to the public that it is really mistaken in thinking it saw things more like the doings in a den of thieves than in a "great financial institution."

This happens not once, but every once in a while. Some day the smug gentleman will be pained by the discovery that he is no longer believed.

⁂

The Four Decades of Man

DOCTOR OSLER'S little jest about chloroforming those who "lag superfluous on the stage" was meant to apply only to teachers, and had a special humorous reference to himself; but the miscomprehension and exaggeration of the press has resulted in coining a word which bids fair to last its own threescore years and ten—unless it is itself in due course oslerized. Meantime a really weighty and illuminating sentence in his address has been ignored.

What Doctor Osler was driving at was that character and creative force can only be achieved in youth and early maturity. What he said was that man is physically sound at twenty, mentally sound at thirty, morally sound at forty and spiritually sound at fifty—or not at all "All generalizations are faulty," says the proverb, "even this one." There may be those who will find something arbitrary in this division of life by decades, but they must acknowledge that it is founded on keen observation of the human animal.

The Trail of the Serpent

America's Clamor of Corruption and What it Really Means

By David Graham Phillips

A PHILADELPHIAN who spent the latter part of the winter on the Pacific Slope gives this curious account of his adventures:

"In California the main topic of conversation was the exposed corruption of the legislature—bribery and boodling, scandalous dishonesty involving many politicians of both parties. We made a trip to Oregon and Washington. There every one was talking of the land frauds and the United States Senators and other officials implicated. On the way East we paused at Salt Lake City: land frauds exposed; rotten politics. We went on to Colorado rotten politics; gigantic election frauds, shameless public dishonesty; the whole State in an uproar. We did not stop in Kansas, but the newspapers that were brought to us as we passed by blazed with exposures of the political relations of railways and big industries. We rested at St. Louis, but there the cry of boodle and bribery was, if anything, louder than ever. Apparently, the State of Missouri and the City of St. Louis were engaged in a frightful house-cleaning. Chicago was our next pause. In that city the mayoralty campaign was on, and again the air was heavy with talk of corruption. We came on to New York. There the 'lid' was off, and a legislative investigating committee was engaged in showing up the corrupt relations between the great local gas company and the politicians. Philadelphia finally—and the uproar was tremendous. The people and the press were trying to demonstrate that the Philadelphia breed of politician is the 'worst ever,' and they seemed to be succeeding."

The Philadelphian was, naturally, low in his mind. He believes in his country, in its people. "I know we're sound," said he. "But——" And he mournfully shook his head. This grim and even ghastly panorama had staggered him. From the Pacific to the Atlantic, in every one of the great centres of population he had found open sewers of political corruption. And no doubt foreigners, taking a broad, superficial view of this country, get an impression that democratic institutions are a failure, that the American republic is sunk, and is ever sinking deeper, in a morass of political and moral slime.

But that is, indeed, the superficial view. Let us see what this revolting situation really means.

Turning on the Search-Light

FOR the first time in the whole history of the world public administration is being conducted in the full light of publicity. In Europe, even in those countries where the press is freest, the public servants are sheltered, and for the most part are completely concealed from public observation. Further, government is, in most European countries, by a sort of gentlemen's agreement. What, for example, do the British masses really know about their government? What do English newspapers, written by and printed for the upper classes, tell of the actual administrative conditions? In our own country, until very recently, the press was divided between the two parties, and as the corrupting forces in the country were back of both parties, little of the truth of what was going on deep down was ever exposed to public view.

But there has been a change here, an amazingly rapid change, in the last ten or fifteen years. An independent press, daily, weekly, monthly, has grown up. Few of the great newspapers—those with the facilities for getting at the real news—remain party organs. The telegraph, the telephone, the rural free delivery, the floods of information that sweep the country, penetrating to the remotest ranches and farms, have awakened the people, and are making them ever more and more alert. A score of years ago the masses of the people followed leaders, who in one way and another had succeeded in spreading an impression of their superiority. And we all know the meaning of blind, partisan loyalty to a leader: the leader thinks less and less of the interests of his followers, more and more of his own interests. To-day, not even the most admired and trusted leader is above criticism from his most devoted followers. He must be constantly explaining just what he is doing and just why. In the last campaign we had the unprecedented spectacle of the President himself publicly defending himself from charges of the opposition—and that act marks another advance in the march of publicity. In our public life to-day no one is too high to have to give a minute personal account of his stewardship to those whom he is supposed to serve. And the people are swiftly learning just what questions to ask.

Until the last five years the operations of the great financiers, the masters of the puppet politicians, were veiled in profoundest secrecy. "Private business" was the effective plea. To-day, the doors of the most private councils of the great interests are torn open; the details of deals and high financial doings of all kinds are published at full length in the penny newspapers, and are read by the day laborer as he sits beside his work munching his lunch.

Privacy's "Rights" and the Public's [illegible]

IT IS almost true now—and it soon will be absolutely true—that nothing which concerns the public in any way can be done in any place not flooded with the sunlight of publicity. Men, some men, still talk of privacy and its rights. Let them glance backward, and then let them see how much longer, at the present rate of progress, privacy is likely to last. Before we know it, we shall be living like the Spartans.

This hostility of the people to privacy in matters concerning the public is no new feeling. Even in the days when the people were as dirt under the feet of the kings, the ruling classes were forced to recognize the validity of the human instinct against "closed doors." The last remnants of these concessions to public desire to know what the rulers were up to survived even at the court of the autocratic kings of France almost to the Revolution. As Louis XIV dined, the common people in droves looked on, pressing almost against his elbows. Louis XVI's eldest son was born in the presence of a crowd that filled Marie Antoinette's bed-chamber so that she fainted from the foulness of the air. The people claimed, and the kings dared not dispute, their right to know that no sleight-of-hand substitution was worked to keep the succession in the one family.

For a long time the people of this country were more or less satisfied simply to receive reports from their servants deputed to attend to the public business. They thought the one party, eager to get in, would keep watch on the party in power. But in the general awakening the suspicions of the electorate have been aroused. And they have been discovering that public trusteeship in America is like public trusteeship in all history—that it has resulted in gross abuses. To intrust power, an irresponsible power, power whose exercise is not closely watched and keenly criticised, is inevitably to be betrayed. ' And the people have begun to watch and to criticise—and to correct.

Thus these exposures, these uncoverings of political and industrial cesspools, these unsightly and malodorous spectacles from ocean to ocean, far from being a sign of decay are a sign of the rude vigor that will presently restore rugged health. The disease is no longer crawling beneath the surface from vital organ to vital organ. It is upon the surface; it is on its way out.

The Ancient Order of Shame

THE American people have been so busy about their immediate private concerns, and the temptations to leaders in politics and in big industrial enterprise have been so strong, that only a race of angels could have remained pure in politics and in large business. Unwatched, tempted beyond the strength of ordinary human nature, the politicians have become corrupt, and finally their corrupters have become even more corrupt than they. It is doubtful if any public board, even a board of aldermen made up of saloon-keepers and heelers, has been so shameless, so cynical, as some of the "high financiers."

A few years ago those who knew what was going on behind the scenes were ready to despair not only of the republic but of the people. They saw the politicians, the political machinery of both parties, rotting. They saw men in public life, who thought themselves honorable, conscientiously carrying out their part of the vilest contracts against the public interest, and excusing themselves because it was "for the sake of the party." They saw the tentacles of graft—graft national and graft local, graft of millions and graft of a few dollars—spreading out and out until it seemed that in the whole country there was hardly a man unentangled. And they listened to the complacent talk of the increasing purity of our public life, heard the popular approval whenever a denouncer of graft was frowned down because he was giving the country or the State or the city "a bad name"—as if giving a thief justice brought his victim into disrepute. And the outlook seemed hopeless. Apparently the people were determined not to learn, and, if compelled to learn, were angered chiefly against those who disturbed their complacent belief that everybody was honest and all was well.

How swiftly this has been changed! As our Philadelphian so graphically reported, the nation is roused from ocean to ocean. The battle is on. It may not, indeed, probably will not, result in complete victory for honesty and justice. To be imperfect is as characteristic of human nature as is aspiration after perfection. But when the battle is over, better conditions will surely result—better conditions than we have ever had, because we are as a people more intelligent and more capable and more democratic to-day than ever before. The people, educated by experience, will be more watchful. They will realize how combination and concentration have merged our industrial into our political life, and they will include in the area of publicity all who are engaged in the public business, the great capitalists and their servants no less than the great political magnates and their henchmen.

Pleasant Names for Dishonesty

IT IS not especially important, but it is interesting, to note that we in America are not more corrupt or beset and victimized by corruption than the English, French, Germans beyond the Atlantic. It is our good fortune to have higher moral standards than they. Their public morality has been, and to a great extent still is, based upon the false and vicious principle of tradition—*noblesse oblige.* The phrase sounds well, and accompanied by a toss of the head and a slap of the chest, carries off with the foolish many a piece of rapacity and rascality. History's tale of the truth about *noblesse oblige* is sad, is disillusionizing to many, but it is valuably true. Our own basis of public morality is the sound one—equality: all men equal before the law, equal in their rights and duties; no man doing a thing because his grandfather did it, but because it is right in itself that he himself should do it. What the Europenn, bred in inequalities, regards as fit and proper and moral is more often than not regarded by the American as the very limit of injustice and of corruption. And the conditions that are now so profoundly agitating the American people are tolerated, even approved, only mildly criticised, in Europe, where they always have existed as part of the caste system. Our principle of equality has been somewhat impaired of late by the growth of class distinctions through abysmal differences of wealth; but the continent-wide uprising against corruption shows how determined the people are that the principle shall be reëstablished, not as a theory but as a fact, a more valid and vital fact in our national life than it has ever been before.

It should not be overlooked, in any self-congratulation over our superiority to Europe, that since more has been given to us, more is expected of us. We have had, from our very foundation as colonies, a training in the equal justice that equality gives. We therefore owe it to ourselves and to the world to set the best possible example. A European grafter has the excuse of caste and custom. An American grafter is a traitor, pure and simple. He has no excuse but that he wanted the money and didn't care how he got it. And the toleration of graft is also inexcusable. That the mass of intelligent people hold these views cannot be doubted now, doubtful though it was a few years ago. They are up in arms. They are bent upon a "square deal"—and the politician who thinks they will be satisfied with mere talk and bluster would do well to think again.

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The Memoirs of an American

(Continued from Page 11)

"Seeing some one."

"I know!" she said with a pout. "You have been with that horrid Irishman."

"But suppose I haven't been to see John?" I asked laughingly. "Suppose I took your advice?"

"So you are going to stay with Mr. Dround, after all? And all that money you were telling me about—millions!" she drawled in her soft voice like a disappointed child.

"I guess we shan't starve, Sarah," I laughed back.

After supper, as we sat out in the warm night, Will talked of his trip through the Southwest.

"It's a mighty big country down there, and not touched. You folks up North here haven't begun to see what is coming to that country."

And he went raving on in the style I love to hear, with the sunshine of great lands on his face and the wind from the prairies blowing low in his voice.

"That's a pretty little place the Drounds have behind their house," I remarked vaguely in a pause of Will's enthusiasm.

"What were you doing in the Drounds' garden?" Sarah asked quickly.

"Oh, talking business!"

"It's a queer place to talk business!"

"It's a pretty place, and there's a piece of marble in the wall. They got it in Italy."

"So you were talking business with Jane?"

"Perhaps you would call it that! Tell me more about that country, Will. Maybe the future will take us down there."

CHAPTER XIV

SLOCUM had been after the bondholders' protective committee of the London and Chicago Company. There were only a million and a half of bonds out, which, before their smash, could be picked up for less than twenty. Lately, on the rumor that one of the strong Chicago houses was bidding for them, their price had risen somewhat. The hand of Carmichael, working through one of the smaller corporations controlled by Strauss, was plain enough to one who watched, and I resolved as the first step in my campaign to outwit my old boss in this little deal. It was evident that Carmichael was offering the bondholders about twenty-five for the control. I told Slocum to give forty, and then arrange to bid the property in at the sheriff's sale.

The lawyer reported that two of the bondholders' committee were favorable to our terms: they hated the Strauss crowd, and they were afraid to wait for anything better, as money was hardening all the time. But the third man, who had been the treasurer of the defunct corporation, held out for a higher figure.

Slocum thought that this man, whose name was Lokes, might be dickering with Carmichael secretly to secure some favors for himself in the deal. This Lokes was not unknown to me, and I considered Slocum's suspicions well founded.

Slocum made an appointment with Lokes in his office, and I went there to meet him and arrange to get the London and Chicago outfit with as little delay as possible. Lokes was a small, smooth-shaven fellow, very well dressed, with somewhat the air of a horsy gentleman. He gave us a lot of talk about the value of the London and Chicago properties, and the duty of his committee to the bondholders. Then he began to throw out Carmichael at us. I broke in:

"Mr. Lokes, you know there isn't much in this deal for that crowd. But I don't mind telling you frankly that it is of prime importance to our interests."

Slocum looked mystified, but I went on:

"We propose to form a large packing company, into which we shall take a number of concerns on which we have options. We want this property first. When our company is formed we might make it very well worth your while having been friendly to us.

"Now we have offered your committee forty cents on the dollar for your bonds, which is fifteen more than the other crowd will give you. If you will induce your associates to take bonds in our corporation instead of cash we will give you fifty—and," I concluded slowly, "there will be $50,000 of preferred stock in the new company for your services."

"What will you do for the others?"

"Nothing!"

It was flat enough that I was offering him a good-sized bribe for his services in turning over to us the assets of the London and Chicago concern rather than to our rivals, and

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The C & K Shop has made good hats for fifty years. Knapp-Felt at $4 and Knapp-Felt DeLuxe at $6 (with the exquisite Vellum Finish) are the best. Ask your hatter.

Write for The Hatman.

THE CROFUT & KNAPP CO.
840 Broadway, New York

PITTSBURG TRUST CO.
PITTSBURG, PA.

4% COUPON DEPOSIT BONDS

Ideal Savings Investment for non-residents — Absolutely safe and convenient as U.S. coupon bonds — Payable to any order or to "bearer" — Best collateral — Transferred by endorsement — Deceased non-resident's certificates may be cashed without local administration.
Write for Booklet 4, BANKING BY MAIL.
Your Security: Capital, Surplus & Profits

$6,000,000.00

for bonds in the prospective company instead of cash. That did not trouble him: he was aware that he had not been asked to meet me to talk of the health of the bankrupt company. Lokes thought a while and hinted at his preference for cash.

"'Either forty cash with no bonus for your services, or fifty in bonds with the preferred stock for you,' I answered roundly.

Pretty soon he left, saying that he was going to see his associates on the committee.

"Do you know, Van, what you are doing?" Slocum asked sombrely. "You have bribed that man to betray his trust!"

"I guess that was what he came here for, Sloco. But we are offering them a good price for their goods. This man Lokes happens to be a rascal. If he had been straight we could have saved that preferred stock. That's all."

"It's a bad business."

"Well, it costs money. But I mean to put this thing through. It's no time to be squeamish."

"I wish ——"

"You wish, if there is any more of this kind of thing, I would get some one else to do my business. But I can't! I must have you."

Sure enough, late that afternoon, Slocum telephoned me that Lokes had come back and signified his consent and that of his associates to our terms. The bondholders would take notes, to be converted later into bonds of the new company at fifty cents on the dollar.

The next step in the proceedings was the sheriff's sale of the defunct corporation's effects, which was ordered by the court for the following Monday. That comedy took place on the courthouse steps according to law. The sheriff read the decree of court to an audience of hoboes roosting on the steps, and some passers-by halted to see the proceedings.

When the sheriff asked for bids a little Jew lawyer in a shiny silk hat stepped forward out of the crowd and made a bid of $175,000. This was Marx, the junior member of a firm employed by Strauss. Just as the sheriff was about to nod to the Jew, Slocum stepped forward with a certified check in his hand and bid in the property for $750,000.

There was nothing for Marx to do; Carmichael had given him no instructions for this contingency. He had his orders, and he stood there with his jaw hanging, while Slocum handed in the certified check for a percentage of the price and completed the formality of the sale.

"It is fraud!" Marx shouted.

Perhaps he was right; but whatever fraud there was in the transaction did not concern Marx or the men he represented. They had been euchred at their own game. And they knew it: for the present we heard nothing more from the Strauss crowd about the London and Chicago bonds.

"Well, you've got it," Slocum said, as we came away from the sale. "I hope we won't have trouble with Lokes."

"That's all right," I replied. "We've got him where he can't make trouble."

"There's usually a tail to this kind of thing—you never can tell when you have reached the end."

But I was too jubilant to take gloomy views. The first skirmish was over and we were a step nearer the goal.

A few days after that I ran across John Carmichael as I was picking my way out of the muck of the Yards. He was driving in a little red-wheeled road wagon such as the local agents use for running about the city. He called out:

"Hey, Van Harrington! Come over here!"

"Can't Strauss do any better by you than that? Or maybe you have gone back to collecting again?" I asked.

The Irishman grunted his acknowledgment of my joke, and we talked about one thing and another, both knowing perfectly well what there was between us. Finally he said it:

"So you thought you could do better by sticking with the old man?"

I nodded.

"How long do you think he'll keep goin'?"

"About as long as I stay with him, John."

"And you made him buy that junk at the auction the other day?" he added.

"Yes, I bought it myself."

"The h—l you did! Say, kid, this ain't any gospel meeting you are in. Dround needn't look for favors from our crowd."

"He isn't asking any just now. When he wants them I guess he'll get all he wants."

"He will, will he?" Big John raised his whip and hit his horse as if he meant to lay the same lash on me one of these days. The red-wheeled cart disappeared down the road, the figure of the burly Irishman leaning forward and flecking the horse with his lash.

(TO BE CONTINUED)

SHREDDED WHOLE WHEAT

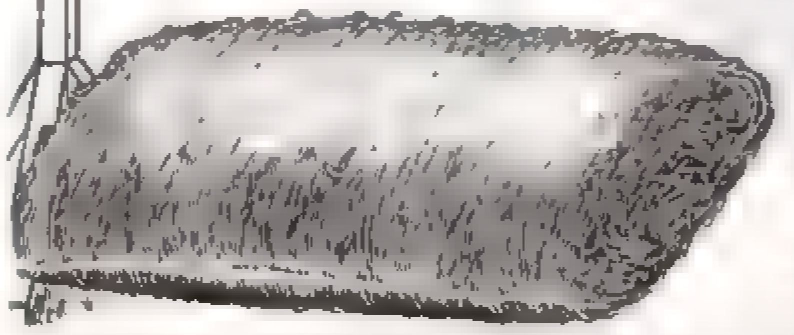
THE FOOD THAT ATHLETES *are* MADE OF

The problem of the athlete is perfect bodily development. No man can excel in any sport if he is not perfectly developed in every point or if one part of the body is developed at the expense of the other. This is largely a matter of food and

Shredded Whole Wheat Biscuit

is the ideal food for athletes. This is true because it is made of the whole wheat kernel, which is shown by analysis to contain every element needed for the nourishment of the human body — teeth, bone, muscles, tissues and brain. It is good for the stomach, too, because it enables it to work, instead of robbing it of its natural function, as "predigested" foods do.

THE NATURAL FOOD COMPANY, Niagara Falls, New York



Shredded Wheat Biscuit, the Staff and Cereal. Served with milk, cream, fruits, or vegetables. "The perfect food to *perfect* man."
¶ **Triscuit**, the New Shredded Wheat Cracker [illegible] with butter, cheese or preserves [illegible] toasted [illegible] with [illegible] crackers. "*The* [illegible] *Cook Book*," free.

A letterhead bespeaking quality, on a paper of inferior texture, may well be termed cheap extravagance.

OLD HAMPSHIRE BOND
"Look for the Watermark"

Write us *on your present letterhead* for the Book of Specimens showing OLD HAMPSHIRE BOND in white and fourteen colors, printed, lithographed and engraved in letterheads, checks and other business forms. Or, ask your printer for it.

Hampshire Paper Co.
The only paper makers in the world making bond paper exclusively
South Hadley Falls, Mass.

Old Hampshire Bond

The SHELDON School
SYSTEM OF SOLID SUCCESS

Build The Man Right

and your business problems are all solved. Any **normal** man may become the **ideally** successful man who is willing to

Try

Not Witchcraft — But Science

The plain workaday kind, is the master that plans the way. Just tell us to send along the evidence and we will abide by your decision.

All instruction by correspondence.

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Couch, Bed, Wardrobe for $10

Handsome High-Grade Couch and Double Bed Complete with Spring, Mattress and Flounce; and Wardrobe Box.

The mechanism is so simple that a child can operate it. Made of very best quality steel [illegible] dark green denim [illegible] with one carded wool. Rip Van Winkle Spring guaranteed 20 years. Cedar stained [illegible] from [illegible] on castors. Closed, [illegible] to you promptly. Bargain at $18, [illegible] price to introduce samples of our goods in every community.

Any article manufactured in our factory — Reclining Couch, Davenport, Bed [illegible] Bed, Mattresses — may be returned at our expense if not thoroughly satisfactory [illegible] Send us your address for our Literature and Prices.

METAL FURNITURE MFG. COMPANY
Dept. S, 17 W. 42d St., New York

Colorado

The Land of the Columbine.

You ought to take a trip to *Colorado,* and see the most magnificent scenery to be found in all the world.

You ought to breathe the bracing air of *Colorado* for a week or month, and you would come home again with roses in your cheeks, with a brightness in your eye and a buoyancy to your step that you would not have dreamed possible before you went to *Colorado.*

You ought to go to *Colorado* and enjoy the hundreds of jolly side-trips that can be made on horseback up the grand Old Rockies, where the wild flowers bloom, the birds sing sweet songs of freedom, and where you get closer to the heart of nature than you have ever been before.

I want to tell you how easy it is for you to go to *Colorado,* and I will do it on receipt of your name and address on a postal card.

I will send you a unique ***Book on Colorado*** that will tell you how little it costs to go to ***Colorado,*** and how little it costs to spend a week or a month there. It gives you a list of ***Colorado*** hotels and a list of quaint little inns scattered through the mountains where game and fish abound; it also tells you about the delightful ranches where a hospitable welcome is extended, and guests are pleasantly entertained at nominal cost; and it tells you how to inexpensively reach the out-of-way places of more than passing interest.

You will find places in the ***Book on Colorado*** that you have often seen pictured and described, and you will also find many places of equal interest that are new to you. You know of the wonderful Garden of the Gods, of Pike's Peak, of Manitou, of Colorado Springs, of Glenwood Springs and of Estes Park, but do you know of Chautauquan Heights, of Loch Ivanhoe, of Mother Grundy and of the Alpine Pass in the Rockies? These are only a few of the many places you ought to visit in *Colorado.*

You ought to plan your summer vacation right now, and to plan it intelligently you ought to have the ***Book on Colorado.*** Do you want me to send you a copy of it?

P. S. Eustis, 720 "Q" Bldg., Chicago.

75 New Styles
of Regal Shoes
In Quarter Sizes

Ready for you in 93 Regal Stores and in the Mail-Order Department

DO YOU think we could offer you for $3.50 a choice of 75 new styles and 35 quarter sizes in every one of them if Regal shoes were made by the ordinary roundabout five profit process?

Not for one minute!

Do you think we could keep on steadily increasing the number of Regal stores if we weren't [illegible] our *old* customers as well as making *new* ones all the time?

Not until two and two make five!

Do you think we could [illegible] our old customers season after season if Regal shoes weren't all we guarantee them to be—the equal of any six-dollar shoe in the world?

Not three weeks!

Do you think we could claim day after day and year after year that Regals are built of leather as good as any shoemaker on earth can put into a shoe at *any* price, if we didn't back it up?—if the shoes *themselves* didn't back it [illegible] soles, insoles, vamps, tops, tips and [illegible]?

Not much! [illegible] half the shoe manufacturers of America are [illegible] Regal [illegible] quality and make the [illegible]

The Regal is "the shoe that proves" and millions of people know it.

Second Call
for the New
Spring
Style Book

[illegible]

Book "M" for Men
Book "Y" for Women

4 4¼ 4½ 4¾ 5 5¼ 5½ 5¾ 6 6¼ 6½ 6¾ 7 7¼ 7½ 7¾ 8 8¼ 8½ 8¾ 9 10 10¼ 10½ 10¾ 11 11¼ 11½ 11¾ 12

$3.50

"SAXON"
"The English Shoe."
Russet Blucher Oxford.

Style 9K1—As illustrated. [illegible]

Style 9K2—As illustrated, except [illegible] leather.

Style 9K3—As illustrated, except lace [illegible] strap, blucher cut, heavy [illegible] leather [illegible] eyelets.

Regal shoes are delivered, carriage prepaid [illegible] United States [illegible] $3.75 per pair. [illegible]

Samples of Leathers on Request

REGAL SHOE CO., Inc.
MAIL-ORDER DEPARTMENTS
Factory E, Whitman, Mass.
Boston, Mass., 109 Summer St., cor. Bedford
N. Y. City, Dept. A, 785 Broadway, cor. 10th

MAIL ORDER SUB-STATIONS.
A—[illegible] Market St., San Francisco [illegible]
B—[illegible] Washington, [illegible]
[illegible] St. Louis, Mo.
[illegible] New [illegible]
[illegible]

Regal shoes are [illegible]

93 STORES IN PRINCIPAL CITIES
Largest Retail Shoe Business in the World

REGAL
SHOES FOR MEN AND WOMEN

The Triumphs of Eugène Valmont

[illegible]nued from Pag[illegible]

personage he was to make an appointment for [illegible]

It was nearly six o'clock next evening when the card of Angus Macpherson was brought in to Mr. Alport Webster. I recognized the young man as one of those who had entered the little shop carrying his tribute to Mr. Simpson the day before. He had three volumes under his arm.

He placed the books on my table.

"Are you interested at all in first editions, Mr. Webster?" he asked.

"It is the one thing I am interested in," I replied; "but unfortunately they often run into a lot of money."

"That is true," said Mr. Macpherson sympathetically, "and I have here three books, one of which is an exemplification of what you say. This costs one hundred pounds. The last copy that was sold by auction in London brought one hundred and twenty-three pounds. This next one is forty pounds, and the third ten pounds. At these prices I am certain you could not duplicate them."

I examined them critically, and saw that what he said was true.

"Please take a chair, Mr. Macpherson. Do you mean to say you go around London with one hundred and fifty pounds' worth of goods in this careless sort of way?"

"I run very little risk, Mr. Webster. I don't suppose any one I meet imagines for a moment what my bundle is worth.

"I am not in actual possession of these books," he continued. "I am by way of being a connoisseur in rare and valuable books myself, although I have little money with which to indulge in collecting. I am acquainted, however, with lovers of desirable books in different quarters of London. These three volumes, for instance, are from the library of a private gentleman in the West End. I have sold many books to him, and he knows I am trustworthy. He wishes to dispose of them at something under their real value. I make it my business to find out those who are interested in rare books, and by trading I add considerably to my income."

"How did you learn that I was a bibliophile?"

"To tell you the truth I chanced it."

"Would you mind telling me the name of the owner of these books?"

"His name is Mr. Ralph Summertrees, of Park Lane."

"Ah, indeed!"

"I shall be glad to leave the books with you, Mr. Webster, and if you care to make an appointment with Mr. Summertrees I am sure he will say a word in my favor."

"Oh, I should not think of troubling him."

"I was going to tell you," went on the young man, "that I have a friend, a capitalist, who, in a way, is my supporter, for, as I said, I have little money of my own. I find it is often inconvenient for people to pay down any considerable sum. When, however, I strike a bargain, my capitalist buys the books, and I make an arrangement with my customer to pay a certain amount each week."

"You are employed during the day?"

"Yes, I am a clerk in the city."

"Suppose I take this book at ten pounds, what installment shall I have to pay?"

"Oh, what you like, sir. Would five shillings be too much?"

"I think not."

"Very well, sir, if you pay me five shillings now I will leave the book with you."

I put my hand into my pocket, and handed him two half-crowns.

"Do I need to sign any form?"

"Oh, no, sir, there is no formality necessary. You see, sir, this is largely a labor of love with me, although I don't deny I have my eye on the future."

And then, after making a note in a little book he took from his pocket, he bade me a most graceful good-by and departed.

Next morning two things were handed to me: the first was a pamphlet on Christian Science and Absent-Mindedness, exactly similar to the one I had taken away from the old curiosity shop; the second was a small key, made from my wax impression, that would fit the front door of the same shop, a key fashioned by an excellent anarchist friend of mine in Holborn.

That night, at ten o'clock, I was inside the old curiosity shop with a small storage battery in my pocket, and a little electric glow lamp at my buttonhole.

To my amazement, I discovered all the papers pertaining to the concern not in a safe,

YOU CAN'T BEAT THIS OFFER

NEARLY TEN THOUSAND BUSINESS MEN, including many of the largest firms in the country, have ordered these Special Introductory Outfits. They must have found they possessed all the merit we claim, or they would have sent them back. Isn't it reasonable to suppose that what has proven valuable to so many others, would prove so to you? It don't cost anything to order one and try it. Just look up our rating, and send us a dollar, and you will admit that it was the best investment you ever made; if you don't think so, send the outfit back, and we will do the same with your dollar. *You can't lose!*

This Complete Loose Leaf Record Outfit
Your Choice of 40 Special Blanks Including 5 Ledger Rulings

Sent Prepaid On Approval In the United States
$1.00
Your Money Back If You Ask For It

Dimensions of Binders When Open 16 in. wide, 5¾ in. high, 1½ in. thick

ONE COMPLETE LOOSE LEAF BINDER—Covered with the finest quality of imported Buckram; size 5¾" high, 8½" wide, 1½" thick; filled with Linen Bond Sheets and indexes.
TWO HUNDRED (200) PRINTED RECORD SHEETS—Size 8" wide by 5" high (your choice of five ledger rulings or any of the forty different forms listed below), made of a fine quality linen bond paper.
ONE COMPLETE SET (25) ALPHABETICAL INDEX SHEETS—With durable tabs printed on both sides.
TWENTY-FIVE (25) PLAIN MOVABLE METAL MARKERS—For indexing the records by dates, without disturbing the alphabetical arrangement.

List of Special Printed Forms Furnished With This Outfit:

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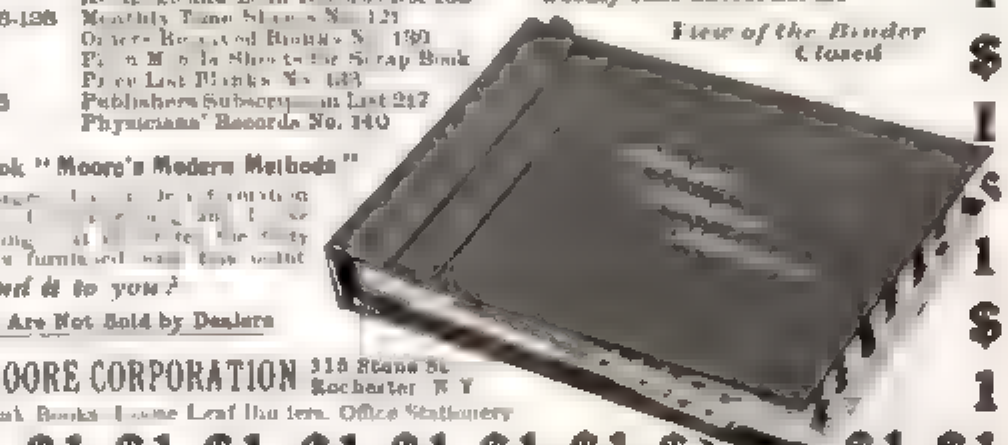
Double Ledger Forms No. 117 E
Advertising Contracts No. 150
Advertising Returns No. 135
Cost of Production No. 115
Catalogue Indexing No. 151
Cash Book Ruled Sheets Nos. 126-128
Duplicating Requisition Blanks
Dentist's Records No. 107
Employees Records No. 148
Following Up Collections No. 145
Freight Claims No. 110
Horizontal Ruled Forms (Five Colors)
Household Expense Records No. 161
Installment Accounts No. 124
Insurance Office Records No. 190
Insurance Solicitor's Records No. 155
Journal Ruled Sheets Nos. 126-128
Lawyers' Collection Docket No. 137
Library Indexing No. 159
Lodge or Society Records No. 127
Mortgage and Loan Records No. 132
Monthly Time Sheets No. 121
Orders Received Blanks No. 130
Plain Mounting Sheets for Scrap Book
Price List Blanks No. 133
Publishers Subscription List 217
Physicians' Records No. 140
Purchasing Agents Forms No. 157
Prospective Customers List No. 104
Quadrille Ruled Forms
Quotations Given No. 100
Quotations Received No. 111
Real Estate Records No. 107
Recapitulation Blanks No. 102
Salesman's "Follow Up" No. 153
Stock on Hand Record No. 1[illegible]
Weekly Time Sheets No. 119

View of the Binder Closed



Our FREE Book "Moore's Modern Methods"
[illegible] Loose Leaf Accounting [illegible] different forms furnished [illegible]
May we send it to you?
Our Goods Are Not Sold by Dealers

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Makers of Blank Books, Loose Leaf Binders, Office Stationery

$1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1 $1

REVERSIBLE
Linene
Collars and Cuffs

Have You Worn Them?

Not "celluloid"—not "paper collars," but made of fine cloth, exactly resemble fashionable linen goods and cost of dealers, for box of ten, 25 cts. (2½ cts. each).

No Washing or Ironing

When soiled, discard. By mail ten collars or five pairs cuffs, 30 cts. Sample collar or pair cuffs for 6 cts. in U. S. stamps. Give size and style.

Reversible Collar Co., Dept. 7, Boston, Mass.

CALIFORNIA

[illegible] San Francisco (The State [illegible] the Manufacturers Number of Folk [illegible] Number and other Numbers 10c. each.

$20 to $50 Weekly has been earned selling this NEW INVENTION, the STANDARD SELF-Filling -Cleaning Fountain PEN

No ink dropper. No [illegible]
No [illegible] No ink [illegible]
No [illegible] rubber. No [illegible]
No awkward hump. No [illegible]

Fills Itself instantly at [illegible]

$401 Sales made [illegible] Geo. F. Snell [illegible]
$356 Sales [illegible] by [illegible] man in Alabama
$70 [illegible]
$15 Sales made [illegible] Mrs. Mary M. [illegible]

Our Free Lessons in Successful Salesmanship make [illegible] ticulars and figures to prove above and other records, write today. Energetic Agents and District Managers wanted.

STANDARD PEN CO., 1554 Baker Bdg., Toledo, O.

DON'T SHOUT!
"The Morley"

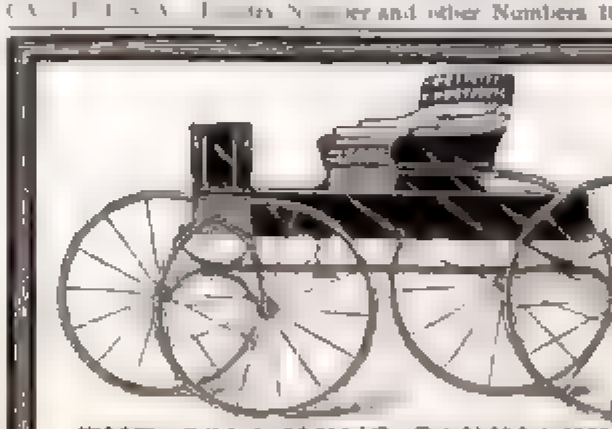
makes low sounds and whispers plainly heard. A miniature Telephone for the Ear—invisible, easily adjusted, and entirely comfortable. Over fifty thousand sold, giving instant relief from deafness and head noises. There are but few cases of deafness that cannot be benefited.

Write for booklet and testimonials.

The Morley Company, Dept. T,
34 South 16th Street, Philadelphia

$37.50 —— $50.00
EASY PAYMENTS

[illegible] "The New Way," gives full [illegible] free—write for it now.
Fay Sholes Co. 167 Ross St. Chicago



BUY FROM OUR FACTORY
SAVE A THIRD

Our plan of selling direct to user cuts out two profits and saves a third on retail prices. Our assortment of carriages and harness is larger than any dealer can show you. We guarantee all our goods. We are bona fide manufacturers—not a commission house. Send for our free illustrated catalogue.

THE COLUMBUS CARRIAGE AND HARNESS CO., COLUMBUS, OHIO

I suppose the very strongest instinct in man is to save money. Or, to say it another way, to gratify his taste at the least possible outlay.

My appeal is to men luxurious enough to love good tobacco and economical enough to burn as little money as possible with it.

Does it not stand to reason that if a man could go to the factory in which almost any article is made, buy it, pay for it, and carry it away with him, that there is scarcely a thing that he uses in daily life that could not be bought at just about half its retail selling price?

That is just what I am doing—I am persuading men to come to my factory to buy their cigars and to get them to do it I sell them the cigars at wholesale prices.

The best advertisement I have always thought to be a genuinely good article.

I have to make my cigars so good that they will not only stick when sent out on approval, but that the smoker will *come back* for more.

I would like you to try them. You won't hurt my feelings if you send them back.

To get them tried—to put it up to the actual cigars (not samples)—is why I make an offer so broad that I fail to see how any one can refuse to try them, provided that $5.00 per hundred is not more than he cares to pay.

This is my offer:

I will send, express prepaid, to a reader of The Saturday Evening Post, 100 of my Shivers Panatela cigars. He is under no obligation to buy them unless he is perfectly satisfied. To test their qualities, he may smoke ten of them. If he is satisfied, he agrees to send me $5.00. If he is dissatisfied he is promptly to return the remaining ninety at my expense.

Shivers' Panatela
[illegible]

Send me your [illegible] [illegible] prefer strong, medium or mild cigars. Address

HERBERT D. SHIVERS,
913 Filbert Street, Philadelphia, Pa.

but in a desk which was not even locked. The books, three in number, were the ordinary day-book, journal and ledger referring to the shop; but in a portfolio lay half a dozen foolscap sheets, headed "Mr. Rogers' List," "Mr. Macpherson's," "Mr. Tyrrel's"—the names I had already learned—and three others. These lists contained, in the first column, names; in the second column, addresses; in the third, sums of money, and then in the small square places following were amounts ranging from two and sixpence to a pound. At the bottom of Mr. Macpherson's list was the name Alport Webster, Imperial Flats, ten pounds, then, in the adjoining small square space, five shillings.

The six sheets were loose in a thin portfolio, but standing on a shelf above the desk were a number of fat volumes, one of which I took down, and saw that it contained similar lists running back several years. I noticed on Mr. Macpherson's current catalogue the name of Lord Semptam, an eccentric old nobleman whom I knew slightly. Then turning to the list immediately before the current one, the name was still there, so it went on back, through list after list, until I found the first entry, which was no less than three years previous, and there Lord Semptam was down for a piece of furniture costing fifty pounds, on which account he had paid a pound a week for more than three years, totaling one hundred and seventy at the least. Instantly the glorious simplicity of the scheme dawned upon me.

In several instances the intended victim proved shrewder than old Simpson had counted upon, and the word "Settled" had been written on the line carrying the name when the exact number of installments had been paid. But as these shrewd persons dropped out, others took their places, and Simpson's dependence on their absent-mindedness seemed to be justified in nine cases out of ten. His collectors were collecting long after the debt had been paid.

From the big volume I detached the loose leaf dated 1893, which recorded Lord Semptam's purchase of a carved table for fifty pounds, and on which he had been paying a pound a week from that time to the date of which I am writing, November, 1896. This single document, taken from the files of three years previous, was not likely to be missed, as would have been the case if I had taken a current sheet. I nevertheless made a copy of the names and addresses of Macpherson's present clients; then, carefully placing everything exactly as I had found it, I extinguished the gas and went out of the shop, locking the door behind me.

Late as the hour was when I reached Trafalgar Square, I could not deprive myself of the felicity of calling on Mr. Spenser Hale, who, I knew, was then on duty. He greeted me with:

"I say, Valmont, how long do you expect to be on this job?"

"What job?" I asked mildly.

"The Summertrees affair."

"Oh, *that?*" I exclaimed with surprise. "The Summertrees case is already completed, of course. If I had known you were in a hurry I should have finished everything yesterday."

"Do you mean to say you have already got evidence against the man?"

"Evidence absolute and complete."

"Then who are the coiners?"

"My most estimable friend, how often have I told you not to jump at conclusions? I informed you when you first spoke to me about the matter that Summertrees was neither a coiner nor a confederate of coiners. I have convicted him of quite another offense, which is probably unique in the annals of crime. Now I wish you to come to my flat next Wednesday evening, at a quarter to six, prepared to make an arrest."

With this I presented to him my most courteous bow, and although his mystified expression hinted a suspicion that I was chaffing him, as he would call it, official dignity dissolved somewhat, and he expressed his desire to hear all about it then and there. He listened with perplexed brow, and at last ejaculated he would be blessed.

"This young man," I said in conclusion, "will call upon me at six on Wednesday evening, to receive his second five shillings. I propose that you, in your uniform, shall be seated there with me to receive him."

I can manipulate the lighting of my room so that any particular spot is bathed in brilliancy, while the rest of the space remains in comparative gloom, and I arranged the lamps so that their full force was ranged against the door that Wednesday evening, while I sat on one side of the table in semi-darkness, and Hale sat on the other, with a light beating

FOUR PER CENT - BY - MAIL

A stamp puts you in touch with this bank.

4%

is a rate of interest which marks the limit of safe investment.

We pay 4% interest on savings accounts compounded every six months. You can bank by mail as easily with us as if we were neighbors. Let us explain. Write for booklet No. 36, Banking by Mail, and list of Directors' names.

THE COLONIAL TRUST COMPANY
317 FOURTH AVE · 314-316 DIAMOND ST.
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A conservative bank with resources of over
$20,000,000.00
and backed by
the strongest business men of Pittsburgh.

Bargains in Typewriters

1500 Slightly Used Machines at ½ Price

We offer without reserve our entire stock of slightly used typewriters [illegible] makes at **less than one half price** $10 [illegible] $60 [illegible] values better th[illegible] [illegible] perfect [illegible] **3000 Visible Sholes** machines built to sell for $75.00—our price while they last $35.00

We rent all makes of machines for $3.00 a month and up

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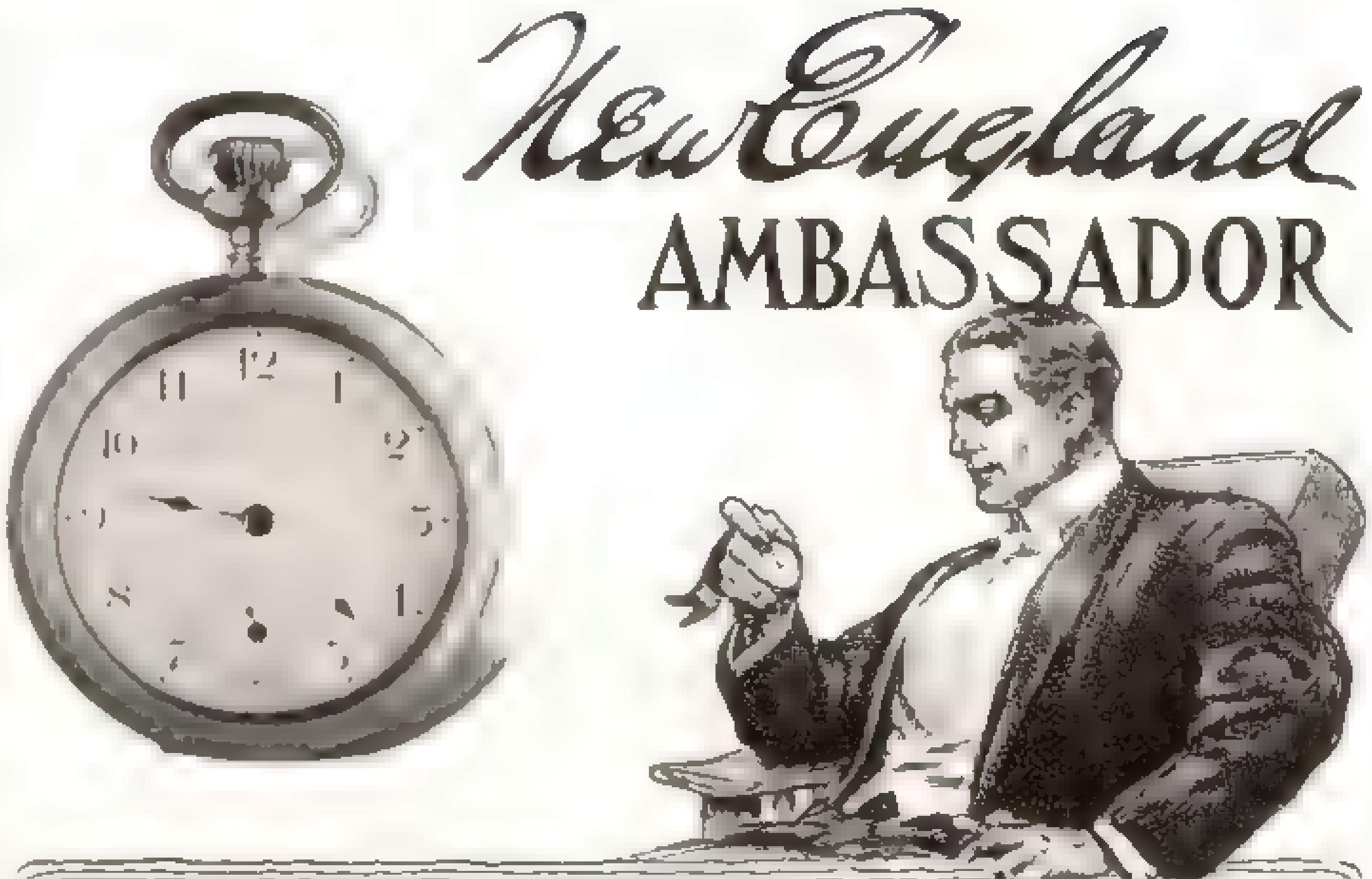

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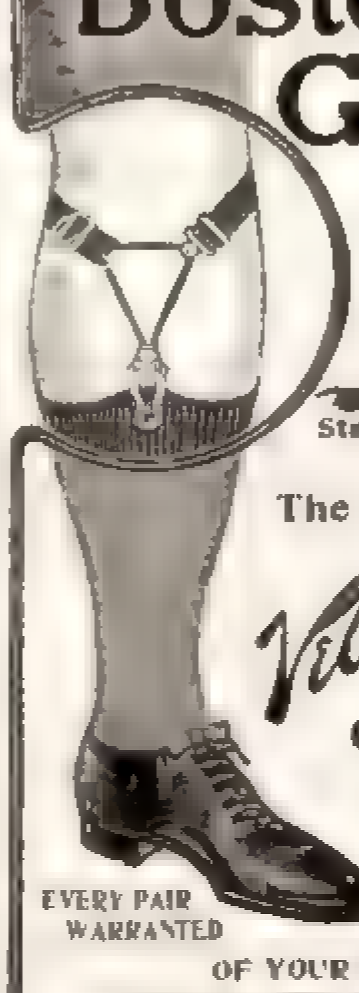

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Write for booklet that tells all about our proposition, and gives the names of prominent business men who manage the affairs of the company.

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A mouthful of purity and crispy deliciousness. Just the biscuit for soup, oysters or cheese. Tempting and unlike any biscuit you have ever tasted. *Obtainable of leading grocers.*

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Every Gas Motor User [illegible] **Apple Automatic Sparker** [illegible] tery or commutator troubles. It increases power and speed [illegible] kind of ignition apparatus [illegible]

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123 Beaver Bldg., Dayton, Ohio

down on him from above, which gave him the odd, sculptured look of a living statue of Justice, stern and triumphant.

When Angus Macpherson was shown into this room he was quite visibly taken aback and paused abruptly on the threshold, his gaze riveted on the huge policeman. I think his first purpose was to turn and run, but the door closed behind him, and he doubtless heard, as we all did, the sound of the bolt being thrust in its place, thus locking him in.

"I—I beg your pardon," he stammered; "I expected to meet Mr. Webster."

As he said this I pressed the button under my table, and was instantly enshrouded with light.

"Oh, there you are, Mr. Webster!"

I spoke slowly and impressively.

"Sir, perhaps you are not unacquainted with the name of Eugène Valmont."

He replied brazenly:

"I am sorry to say, sir, I never heard of the gentleman before."

At this moment came a most inopportune "Haw, haw" from that blockhead, Spenser Hale, completely spoiling the dramatic situation I had elaborated with such thought and care. It is little wonder the English have no drama.

"Haw, haw," brayed Spenser Hale, and at once reduced the emotional atmosphere to a fog of commonplace. However, what is a man to do? He must handle the tools with which it pleases Providence to provide him.

"Sit down, sir," I said to Macpherson, and he obeyed.

"You have called on Lord Semptam this week?" I asked sternly.

"Yes, sir."

"And collected a pound from him?"

"Yes, sir."

"In October, 1893, you sold him a carved antique table for fifty pounds?"

"Quite right, sir."

"When you were here last week you gave me Ralph Summertrees as the name of a gentleman living in Park Lane. You knew at the time that this man was your employer?"

Macpherson was now looking fixedly at me, and on this occasion made no reply.

"You also knew that Summertrees, of Park Lane, was identical with Simpson, of Tottenham Court Road?"

"Well, sir," said Macpherson, "I don't exactly see what you're driving at, but it's quite usual for a man to carry on a business under an assumed name. There is nothing illegal about that."

"We will come to the illegality in a moment, Mr. Macpherson. You, and Rogers, and Tyrrel, and three others, are confederates in the employ of this man Simpson?"

"We are in his employ? Yes, sir, but no more confederates than clerks usually are."

"I think, Mr. Macpherson, I have said enough to show you that the game is—what you call it?—up. You are now in the presence of Mr. Spenser Hale, from Scotland Yard."

Here the stupid Hale broke in with his:

"And remember, sir, that anything you say will be——"

"Excuse me, Mr. Hale," I interrupted hastily, "I shall turn over the case to you in a very few moments, but I ask you to leave this investigation for the present entirely in my hands. Now, Mr. Macpherson, I want your confession, and I want it at once."

"Confession? Confederates?" protested Macpherson with admirably simulated surprise; "I must say you use extraordinary terms, Mr.—Mr.—what did you say the name was?"

"Haw, haw," roared Hale. "His name is Monsieur Valmont."

"I implore you, Mr. Hale, to leave this man to me for a very few moments! Now, Macpherson, what have you to say?"

"Where nothing criminal has been alleged, Mr. Valmont, I see no necessity for defense."

This was diplomatic, but I had another surprise in store for him, a trump card, as it were, and I played it down on the table.

"There!" I cried with vim, "have you ever seen that sheet before?"

He glanced at it without offering to take it.

"Oh, yes," he said, "that has been abstracted from our file. It is what I call my visiting list."

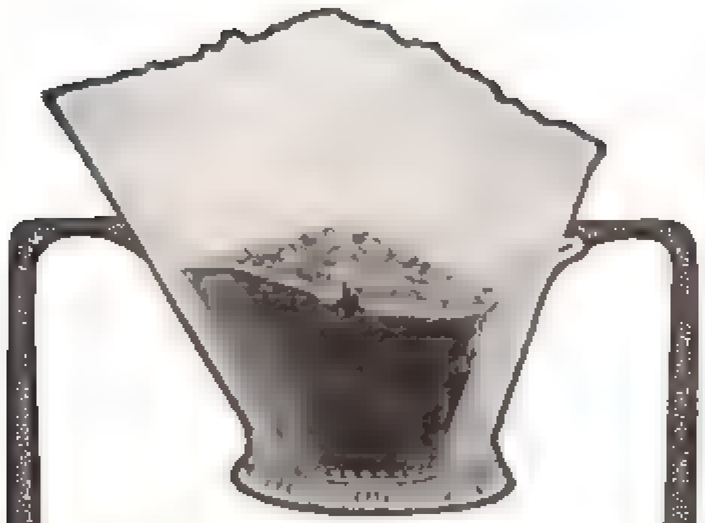
"Come, come, sir!" I cried sternly. "You refuse to confess, but I warn you we know all about it. You never heard of Doctor Willoughby, I suppose?"

"Yes, he is the author of the silly pamphlet on Christian Science."

"You are quite right, Mr. Macpherson: on Christian Science *and* Absent-Mindedness."

"Possibly. I haven't read it for a long while."

"Did you ever meet this learned doctor?"



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PLUMBING

"Oh, yes. Doctor Willoughby is the pen name of Mr. Summertrees. He believes in Christian Science and that sort of thing."

"Ah, really? We are getting your confession bit by bit, Mr. Macpherson. I think it would be better to be quite frank with us."

"I was just going to make the same suggestion to you, Mr. Valmont. If you will tell me in a few words exactly what your charge is against either Mr. Summertrees or myself, I will then know what to say."

"We charge you, sir, with obtaining money under false pretenses."

Spenser Hale shook his fat forefinger at me and said:

"Careful! Mr. Valmont; careful!"

But I went on without heeding him:

"Take, for instance, Lord Semptam. You sold him a table for fifty pounds on the installment plan. He was to pay a pound a week, and in less than a year the debt was liquidated. But he is an absent-minded man, as all your clients are. That is why you came to me. I had answered the bogus Willoughby's advertisement. And so you kept on collecting and collecting for something more than three years. Now do you understand the charge?"

Mr. Macpherson smiled ingratiatingly.

"Really, you know," he said, "that is rather a capital scheme: the absent-minded league, as one might call them. Summertrees, if he had any sense of humor, which he hasn't, would be rather taken by the idea that his innocent fad for Christian Science had led him to be suspected of obtaining money under false pretenses. But, really, there are no pretensions about the matter at all. As I understand it, I simply call and receive the money through the forgetfulness of the persons on my list; but where I think you would have both Summertrees and myself, if there was anything in your audacious theory, would be an indictment for conspiracy. Still, I see where the mistake arises. You have jumped at the conclusion that we sold nothing to Lord Semptam except that carved table three years ago. I have pleasure in pointing out to you that his lordship is a frequent customer of ours, and has had many things from us at one time or another. Sometimes he is in our debt; sometimes we are in his. We enjoy a sort of running contract with him by which he pays us a pound a week. He and several other customers are on the same plan, and in return for an income that we can count upon, they get the first offer of anything in which they are supposed to be interested. As I have told you, we call these sheets in the office our visiting-lists, but to make the visiting-lists complete you need what we term our encyclopædia. We give it that name because it is in so many volumes: a volume for each year, running back I don't know how long. You will notice little figures from time to time above certain amounts stated on this visiting list. These figures refer to the page of the encyclopædia for the current year, and on that page is noted the new sale."

"That is a very entertaining explanation, Mr. Macpherson. I suppose this encyclopædia is in the shop at Tottenham Court Road?"

"Oh, no, sir. Each volume of the encyclopædia is self-locking. These books contain the real secret of our business, and they are kept in the safe at Mr. Summertrees' house in Park Lane. Take Lord Semptam's account, for instance. You will find in faint figures under certain dates, 102. If you turn to page 102 of the encyclopædia for that year you will then see a list of what Lord Semptam has bought, and the prices he was charged for them. It is really a very simple matter. If you will allow me to use your telephone for a moment, I will ask Mr. Summertrees, who has not yet begun dinner, to bring with him here the volume for 1893."

There was a portable telephone on the table, and as Macpherson finished his explanation he reached over and drew it toward him.

"Excuse me," said Hale. "I'll do the telephoning."

Hale at once called up Central, and then presently we heard him say:

"Is this the residence of Mr. Summertrees? . . . Oh, is that you, Podgers? . . . Is Mr. Summertrees in? . . . Very well. This is Hale. I am in Mr. Valmont's flat. Go to Mr. Summertrees, and say to him that Mr. Macpherson wants the encyclopædia for 1893. Do you get that? . . . No, don't mention my name at all. Just say Mr. Macpherson wants the encyclopædia for the year 1893, and that you are to bring it."

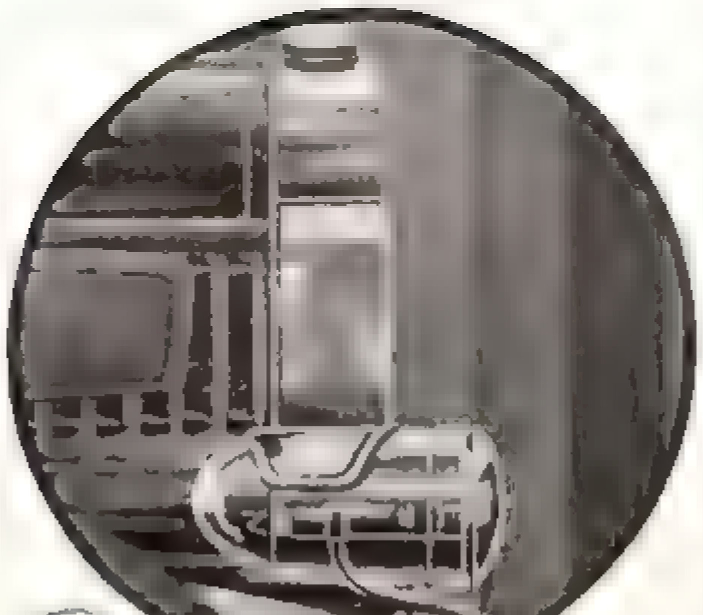
When Hale rang off, Macpherson said:

"Now, if you will pardon me, I shall withdraw."

"No, you don't!" exclaimed Hale.

"Then I am under arrest?"

"You're not going to leave this room until Podgers brings that book."



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About six years ago, Mr. Geo. P. Way, electrical engineer for [illegible] Detroit, [illegible] scarcely hear the roar of his own engines and dynamos as he passed among them. To-day he is possessed of perfect hearing.

For years Mr. Way's deafness had been steadily increasing, and his usefulness [illegible] seriously threatened. One [illegible] Then the [illegible] thrilling thing happened. Out of the most absolute silence there suddenly came a terrible crashing sound, as of an earthquake. Mr. Way [illegible] the room terror stricken. It took [illegible] time to realize that the machinery was not [illegible] Instantly the silence of years was renewed and the sound of the machinery died away. Then the truth dawned upon him.

From this discovery Mr. Way, after years of patient study and experiment, produced The Way Ear Drum.

This little contrivance, made of softest silk rubber, is worn inside the ear and is entirely invisible. It acts as a tympanum, which receives and magnifies the slightest vibration, and transmits [illegible] the inner ear, so that those who have been [illegible] deaf [illegible], with its aid, hear distinctly.

SHOWING POSITION OF DRUM IN THE EAR

Mr. Way's discovery is not only useful in restoring hearing to the deaf, but has proved of wonderful benefit to those who feel deafness coming upon them, and is a valuable protection to the ears for those whose calling makes them liable to the loss of hearing.

[illegible] are afflicted with deafness or who are threatened with this great calamity, should write to Mr. Way and learn more of his wonderful invention. When writing give the exact [illegible] stating what you believe to be the cause of your deafness, and Mr. Way, who has made a [illegible] study of the ear for many years, will [illegible] tell you if in his opinion your hearing can be restored.

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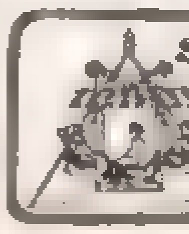
Prof. ANTHONY BARKER, School of Physical Culture, 1164 F, Broadway, NEW YORK CITY



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"LET THE CHILD'S FEET GROW AS THEY SHOULD"

Box, Russia and Patent Calf and Kid.

Infants', 5 to 8,	$1.50	Misses', 11½ to 2,	$2.00
Child's, 8½ to 11,	1.75	Girls', 2½ to 6,	2.50

Add 25 cents for delivery

Oak Soles sewed with new Richardson Short Stitch give utmost pliability and strength.

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Send for booklet about these and many other styles for Men, Women, Boys and Children.

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Educator Rubbers fit Educator Shoes

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[illegible] both [illegible] we consider them the greatest [illegible] bargains we have ever offered. If you have before purchased a waist from us you know what that means. [illegible] your money will be at once returned.

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No. 4083
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$1.00

We have no Branch Houses. THE BIG STORE A CITY IN ITSELF SIEGEL COOPER CO. SIXTH AVE. [illegible] NEW YORK CITY, N.Y.

Six months Guarantee Against Holes
A Good Home For Your Feet

We Guarantee to any purchaser of a box of "HOLEPROOF SOX" [illegible] to the wearer.

Holeproof Sox (TRADE MARK) Made in Black, Tan (light and dark), Pearl, Navy Blue, Black legs with White feet. All fast colors. Sizes 9 to 12. Two grades: (1) Mesino (medium or heavy). Sold [illegible] $2.00 (2) Cotton [illegible] pairs for $1.50. All [illegible] Only one size to a box; state size desired when ordering.

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I have used your Holeproof [illegible] for six or eight years [illegible] and like them very [illegible] three sets for [illegible]
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It is sold direct from factory for one half what a dealer [illegible] special 1905 features [illegible] long body, Bailey hangers, long [illegible] 1000-mile dustproof axles [illegible] style seat. Sent on approval to responsible parties and fully guaranteed [illegible] catalogue shows 200 styles. Free.

Runabout No. A 15 E
Cash Supply and Mfg. Co., 449 Lawrence Sq., Kalamazoo, Mich.

"Oh, very well!"

And now, as talking is dry work, I set out something to drink, a box of cigars and packets of cigarettes.

"Have you any connection with Scotland Yard, Mr. Valmont?" asked Macpherson with the air of a man trying to make conversation.

"Not likely," said Hale.

"You have no official standing as a detective, then, Mr. Valmont?"

"None whatever," I replied.

"That is a loss to our country," pursued this admirable young man.

I began to see I could make a good deal of the young fellow if he came under my tuition.

Hale grunted, and looked at his watch. The minutes passed very slowly as we sat there smoking, and at last even I began to get uneasy. Finally, however, the door was unlocked from the outside, and Podgers entered, bearing a thick volume in his hand. This he gave to his superior, who looked at the back, crying:

"Encyclopædia of Sport, 1893! What sort of a joke is this, Mr. Macpherson?"

There was a pained look on Mr. Macpherson's face as he said with a sigh:

"If you had allowed me to telephone, Mr. Hale, I would have made it perfectly plain to Summertrees what was wanted. I might have known this mistake would have occurred. There is nothing for it but to send this man back to Park Lane to tell Mr. Summertrees that what we want is the locked volume of accounts for 1893, which we call the encyclopædia. Here, I shall write an order that will bring it. I'll show you what I write."

On my notepaper he dashed off a request such as he had outlined, and handed it to Hale, who read it and gave it to Podgers.

"Take that to Summertrees, and get back as quickly as possible. Have you a cab?"

"Yes, sir."

"Is it foggy outside?"

"Not so much, sir, as it was an hour ago."

"Very well, get back as soon as you can."

Podgers saluted, and left with the book under his arm. Again the door was locked and again we sat smoking in silence until the stillness was broken by the tinkle of the telephone. Hale put the receiver to his ear.

"Yes, this is the Imperial Flats.
Yes, Mr. Valmont. . . . Oh, yes; Macpherson is here. . . . What? . . .
Out of what? . . . Can't hear you.
Out of print? . . . What? The encyclopædia's out of print? . . . Who is that speaking? . . . Doctor Willoughby?"

Macpherson rose as if he would go to the telephone, but instead (and he acted so quietly that I did not notice what he was doing until the thing was done) he picked up the sheet which he called his visiting-list, and, walking quite without haste, held it in the glowing coals of the fireplace until it disappeared in a flash of flame up the chimney.

"How dare you burn that sheet?" I demanded.

"Because, Mr. Valmont, it did not belong to you; because you do not belong to Scotland Yard; because you stole it; because you have no right to it, and because you have no official standing in this country. If it had been in Mr. Hale's possession I should not have dared, as you put it, to destroy the sheet, but the sheet was abstracted from my master's premises by you, an entirely unauthorized person, whom he would have been justified in shooting dead if he had found you housebreaking and you had resisted him on his discovery. I have always held that these sheets should not have been kept, for, as has been the case, if they fell under the scrutiny of so intelligent a person as Mr. Valmont improper inferences might have been drawn. Mr. Summertrees, however, persisted in keeping them, but made this concession, that if ever I telegraphed him or telephoned him the word 'encyclopædia' he would at once burn those records, and he on his part was to telephone to me: 'The encyclopædia is out of print,' whereupon I would know that he had succeeded. Now, gentlemen, open this door, which will save me the trouble of forcing it. Either put me formally under arrest, or cease to restrict my liberty. I am very much obliged to Mr. Hale for telephoning, and I have made no protest to so gallant a host as Mr. Valmont seems to be, because of the locked door. However, the farce is now terminated."

In silence I pressed a button, and my man threw open the door.

Macpherson walked to the threshold, then paused, and looked at Hale.

"Good-evening, Mr. Hale."

There was no reply; then turning to me with the same ingratiating smile:

"Good-evening, Mr. Valmont," he said; "I shall call next Wednesday at six for my five shillings."

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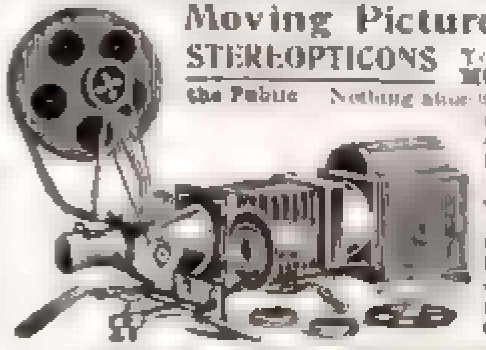
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A Modest Home for Five Million

(Concluded from Page 7)

allow the sun to disperse to some extent the woodland shadows, so that the grass beneath the trees has a chance to grow and form an exquisite carpet of velvety turf. Upon this lawn no fallen twig or leaf is permitted to remain, and, all underbrush being carefully removed, the effect is one of exquisite beauty

The estate, which is surrounded by a high fence of wrought iron, is known as Georgian Court, and the mansion is in the style of architecture associated with the period of the four Georges of England Everything about it is extremely English, and the family life of the Goulds at Lakewood is much like that of a household of the wealthy British nobility. House parties are given in the good old English style, and there is even a separate building with rooms for bachelors of sporting inclinations who come to hunt and otherwise to amuse themselves The apartments in the dwelling itself are spacious, and a lofty hall, larger than an ordinary city residence, rises in the middle of it to the height of two stories. A broad balcony runs around this hall at the second story, with rows of columns which support the roof, and from it suites of living-rooms open. There is very little wood in the house, even the door panels and wainscots being of marble, carved and polished

The decorations of the drawing-rooms and other apartments on the first floor are said to surpass anything of the kind to be seen elsewhere in America. A separate wing is devoted to the kitchen, with pantries, sculleries, and two dining-rooms for servants—one for the men and the other for the women

Perhaps, however, the most remarkable feature of Georgian Court is the barn, which is the most sumptuous in all the world Compared with this white marble residence for horses and cows, the country home of John D. Rockefeller, near by, though he is called the richest man on earth, is a mere shanty. Upon its roof, beneath which forty hunters and trotters are commonly quartered, is placed a tower containing a clock and a set of beautiful chimes, which sound every quarter of an hour. A mile away—well out of earshot, lest barking disturb the family—are the kennels, in which thirty hounds are kept for hunting. Not far from the dwelling, which stands on the edge of a lovely lake, are the golf links, with a private club-house for players, and, as a final touch of luxury, a separate building, close at hand, is fitted up as a completely equipped theatre

The number of people employed in keeping up a place like Georgian Court is necessarily great In addition to about forty household servants there are a score of grooms and other stablemen, several gardeners, three or four men to look after the dogs and a small army of artisans, laborers and other retainers. Even in the city house of the modern multimillionaire the number of domestics required is astonishing. For example, the new Clark mansion, already described, cannot be kept in running order with fewer than fifty servitors, including fifteen men, and the entire two top floors of the dwelling are set aside for the servants' use, with the five aforementioned bathrooms and a suite for the housekeeper

But a mansion of this type is not, in the ordinary sense of the word, a home. It is much more like a private hotel, with, as a matter of course, its own electric light-and-power plant, its kitchens and sculleries like those of a public hostelry, its refrigerating and cold-storage outfit, its French chef and staff of assistant cooks, and its steam laundry—not to mention its various departments of art, music and hygiene already enumerated. If it be asked whether people who possess all these enormous luxuries are happier by reason of them, the question must be put down in the list of unsolvable conundrums; but they have at all events the satisfaction of knowing that royalty itself can hardly command anything that they do not enjoy, and that the palaces in which they dwell are more beautiful, better equipped, more sanitary, and more comfortable to live in—because more modern—than the finest of those occupied by the kings and emperors of the greatest nations in the world to-day

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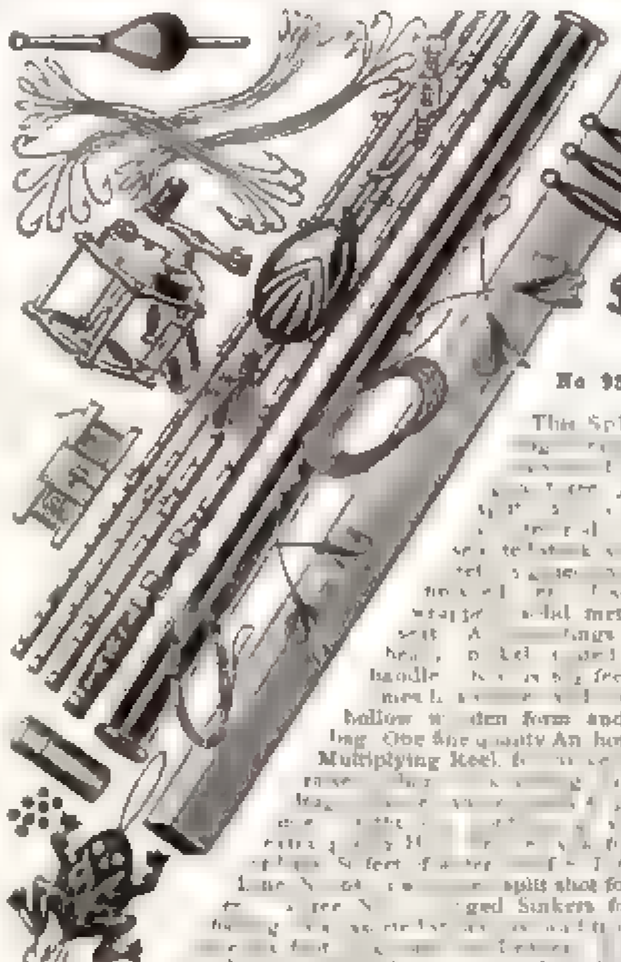

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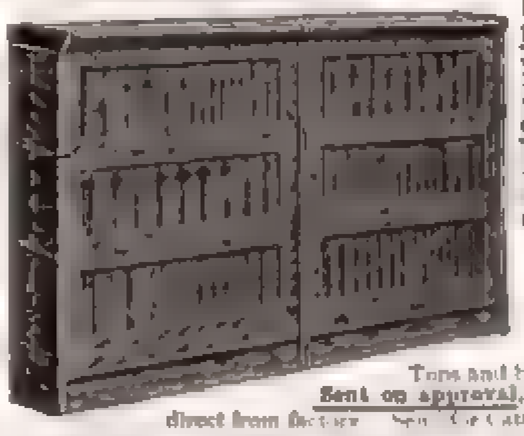

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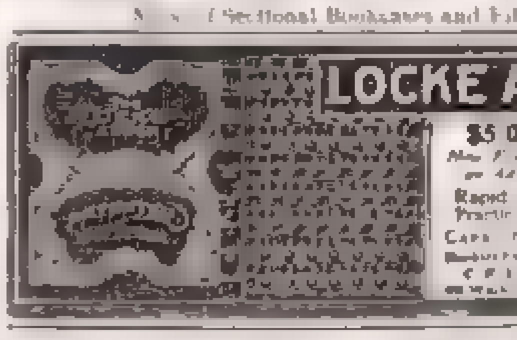

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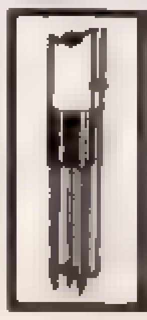

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SEEKING INVESTMENT

(Continued from Page 9)

and he also commenced suit against us, claiming heavy damages for our having interfered with and partly restrained the water during our construction operations.

Gratley was the most furious man I'd ever seen. He was never very choice in his language, and when this trouble commenced he was very shocking indeed.

"Claim damages to that crazy collection of rotten millstones! I could have bought the whole junk-pile for twenty-five hundred a few weeks ago! It hasn't earned one laborer's wage in the last five years!"

At the directors' meeting, which was at once held, the consternation was complete; but, after the first shock, they viewed the matter more lightly and sneered at the idea of so small an interest being allowed to tie us up or show any material damage — a view which I very cheerfully encouraged, for I wanted them to engage Tilson to fight the application. I knew that if they viewed the matter very seriously they would want a more prominent lawyer, but Tilson was my choice and the defense was placed in his hands.

Tilson was indebted to me for his real start in business, as I doubt if he'd taken one hundred dollars in fees before we came to Seringford; but he was a bright, sensible fellow, and we had thrown a considerable amount of routine business into his hands. He was still in debt, however, so I now called and had a long conversation with him, with the result that when the application was argued he conducted our defense with such inefficiency and blundering that a temporary injunction was granted, pending the trial of the damage suit in the regular way — a matter which might easily drag along for one or two years. So the Seringford Street Railway and Power Company was tied up tight.

"He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap." How true and abounding in wisdom is this precept, and how happy the man who puts his trust in it! All came about as I had calculated. The small stockholders, regarding the wind and the cloud, became panic-stricken and eager to sell out, and I again began to invest my capital in the stock at prices running down to seventy and even sixty-five. Then occurred an incident which greatly surprised the whole city, and still further augmented the wind and darkened the clouds — Gratley was forced to make an assignment.

He had overreached himself in his ambition to take a dominating position in the company, and had hypothecated large blocks of his stock in order to raise money to purchase still more; and this unexpected injunction and suit, with the consequent slump in values, had forced his creditors to call their loans — and Gratley went down. This was a most fortunate thing for me, as his holdings were sacrificed and I was thus enabled to invest my entire capital at very satisfactory prices. Furthermore, I won the admiration and praise of the stockholders by showing so much pluck in standing by the distressed company and devoting my wealth to it in those days of doubt and darkness.

Raddle and Lewes came on to consult with the directors, and it was decided to attempt to effect a settlement with Cheever. Raddle went to Buffalo and saw the lawyers, who told him that the owner was planning a large power-plant to supply the city of Toonsbury, twenty miles farther down. Finally, however, they offered to sell the property for $200,000 cash — and Raddle returned so dejected and unhappy that I felt really sorry for him.

Both he and Lewes had held their original stock, deeming that the company's prospects were unusually good, and they were as little prepared to meet this difficulty as the directors.

So the matter drifted along for two weeks, growing every day more serious. The contract for the city lighting was binding on us, as also was the power contract with the shoe company; and the directors urged me to go to Buffalo and again attempt to make a fair settlement.

As I journeyed on my mind dwelt upon the extraordinary circumstances which the financing and developing of great industries often give rise to. "Here," I argued to myself, "am I, going several hundred miles to bargain with myself for the salvation of an enterprise in which my entire fortune is tied up!"

I consulted with the lawyers and wired to the directors; then consulted again, and finally

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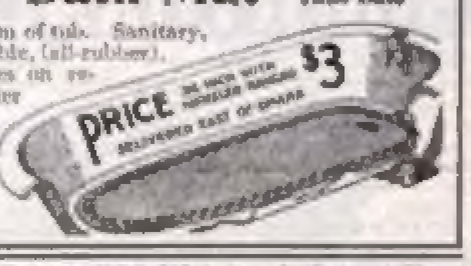

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agreed to buy the property for the company, paying the $200,000 in preferred stock at par. The directors considered it a fearful imposition, but felt absolutely compelled to submit to it.

Upon my return to Seringford I was met with a gloomy surprise. Gratley's body had just been found in the pasture behind his house, with a pistol-shot through the head. Poor Gratley! his greed and ambition had been his undoing, and he had taken this wicked way to end his misfortunes.

But grim Death cannot stop the progress of industry and finance. Our plant was at once started up and the new cars run out. The city put on a gala appearance with its new and brilliant lights, and at the special meeting held for the purpose, I, Richard Dubble, but a few years since a poor and humble stenographer, was elected president of the great corporation. I was the largest individual stockholder, possessing nearly $1,000,000 worth of preferred stock, besides a large block of common.

As I assumed my new duties at the president's desk that afternoon, my heart swelled with thankfulness at this splendid result of my industry and earnestness of purpose. On the desk stood a small vase containing some flowers badly wilted, and I wondered why they had not been cleared away. Gratley's little daughter used to ride down with him every morning on her way to school, and always jumped from the carriage at the office door and ran to his desk with the little bouquet she had carried. I think Gratley had liked it all, but I am very sure that he would never have brought them down himself, even if each bunch had been wrapped in a stock certificate.

My thoughts were too pleasant to settle down to work. Looking from the window I could see the quiet river winding down through the valley until its current, checked and obstructed by our great dam, plunged with redoubled force into the magical wheels, and became instantly a power for the service, the comfort and the advancement of mankind. "Symboilcal," argued I to myself, "of the promoter—coming into the sluggish lives of men, and, with the help of water, electrifying their energies and developing their great industries. Currents are diverted and streams are dammed for a while, only to acquire the forces which insure success and—er—fame!"

At this moment some little excitement in the street attracted my attention, and I looked down from the open window. It was poor Gratley's funeral going past, and I turned back to my desk with a sigh for the weakness and frailty of mankind.

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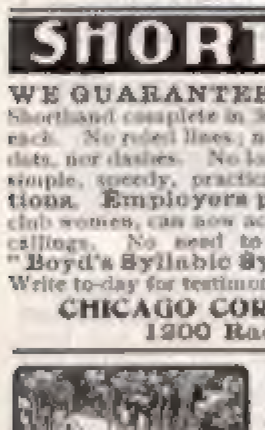
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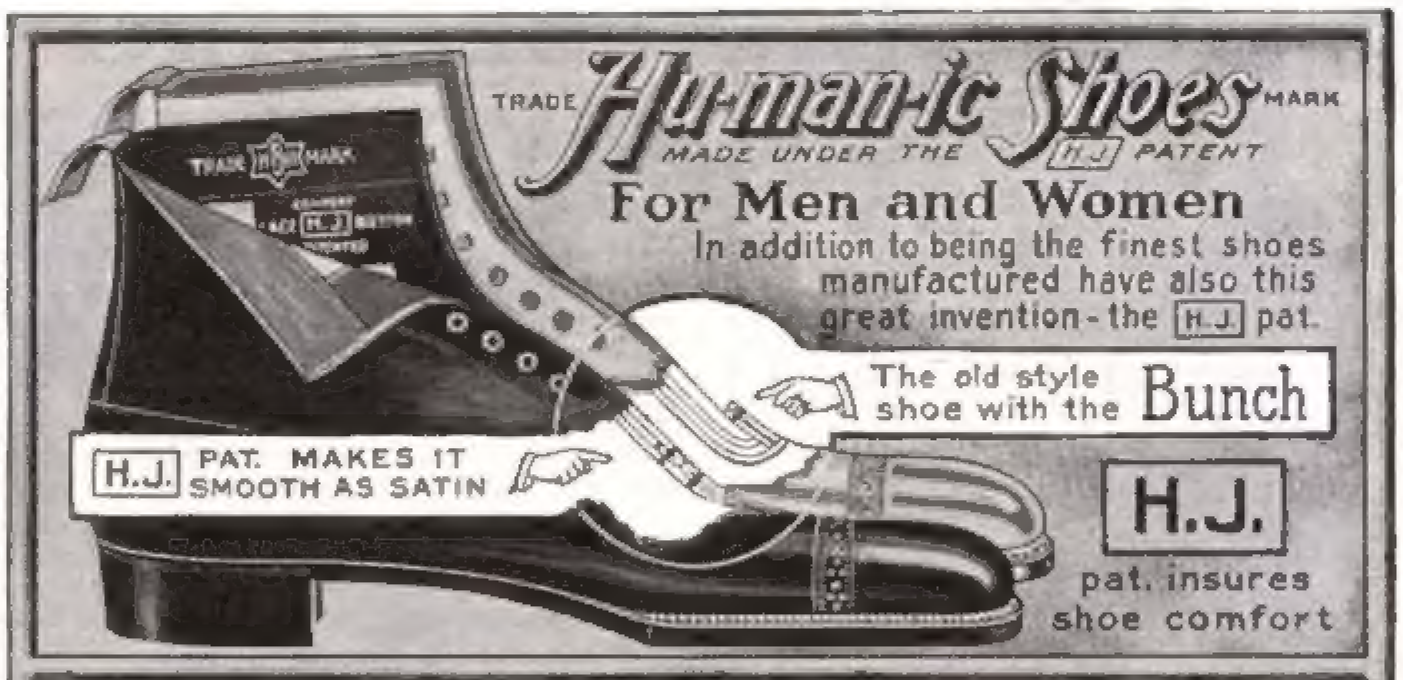
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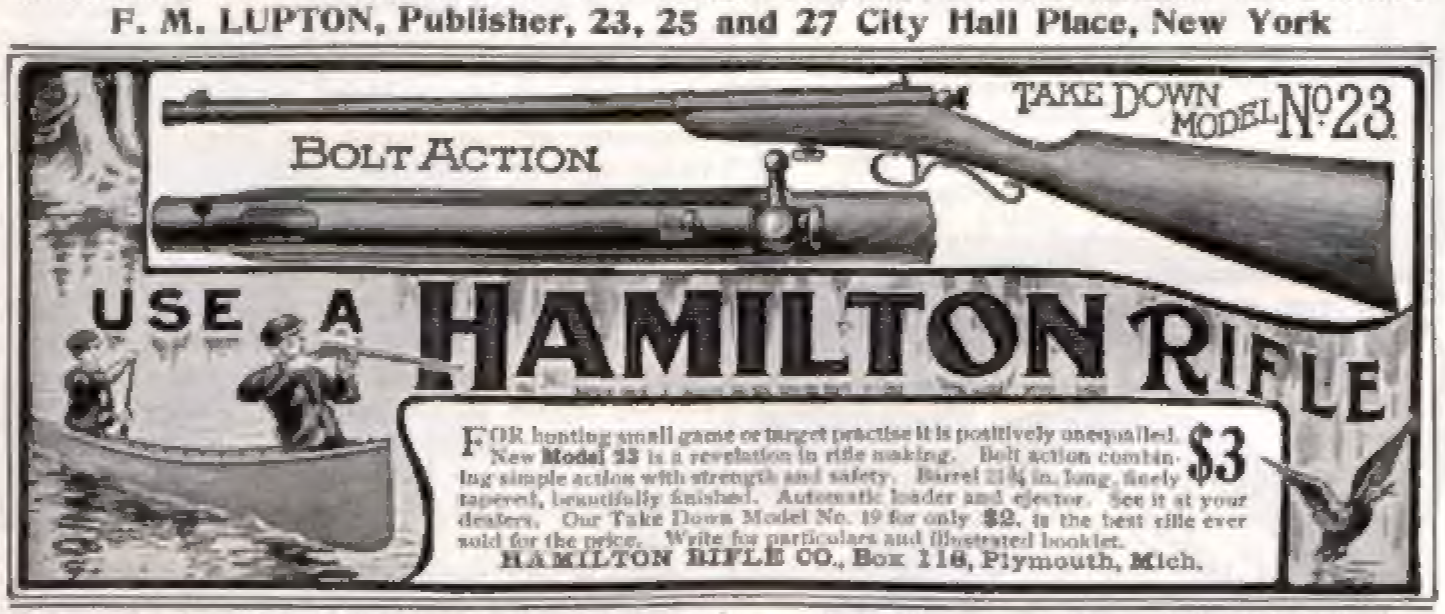

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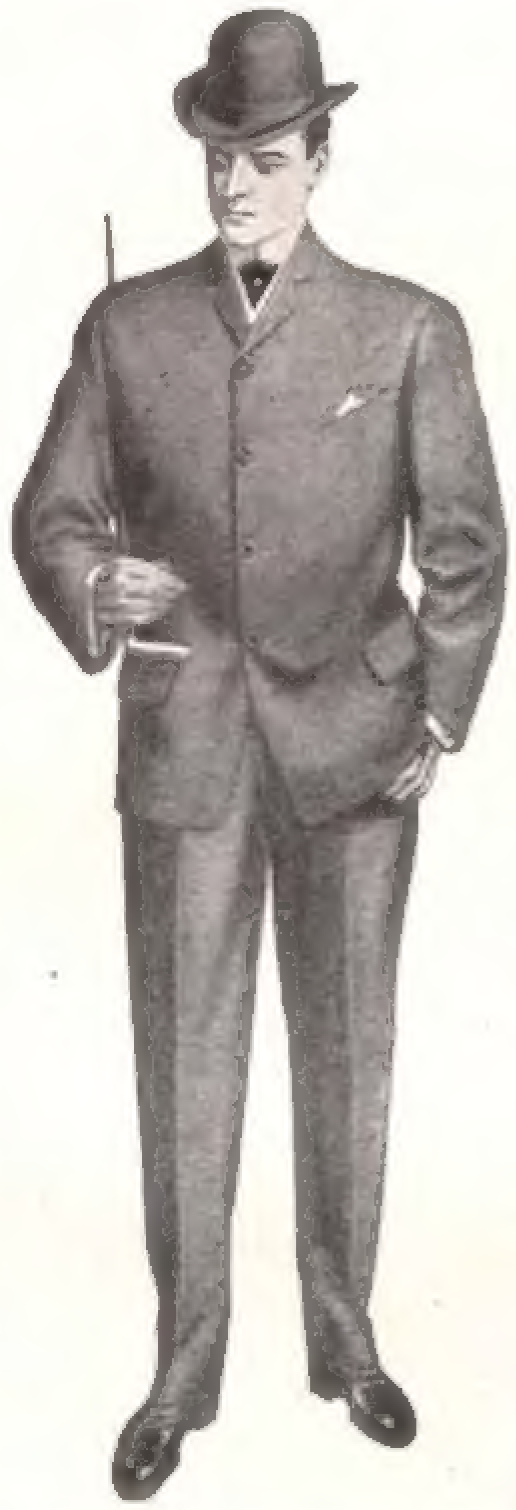

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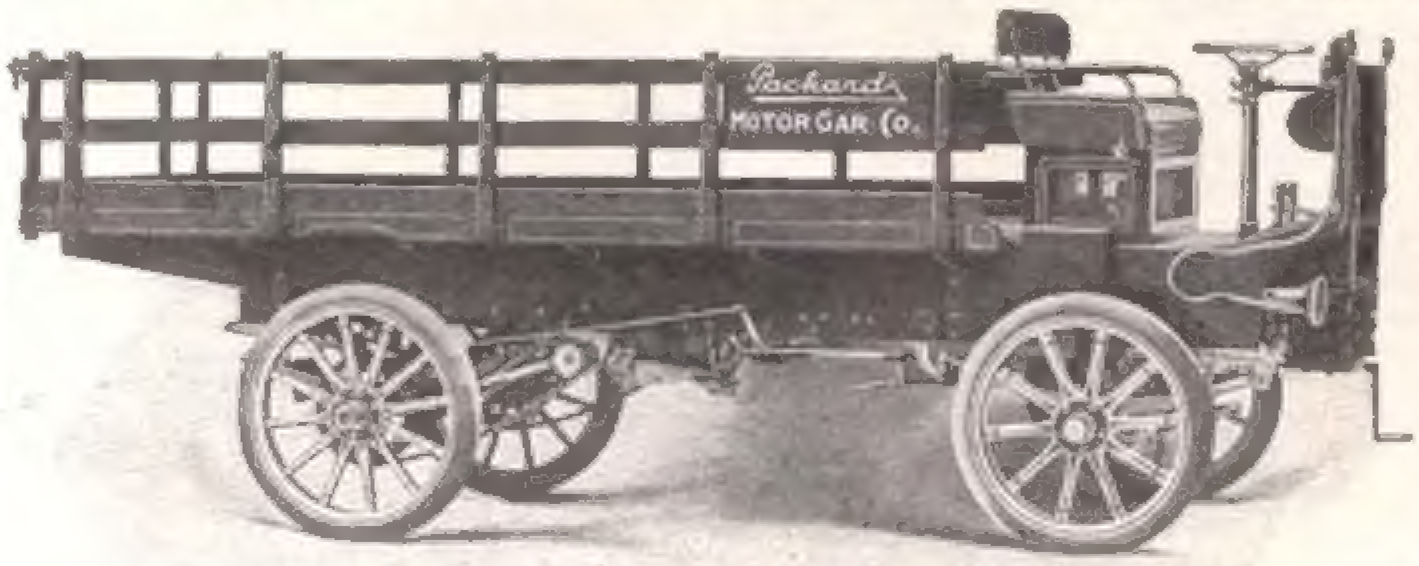

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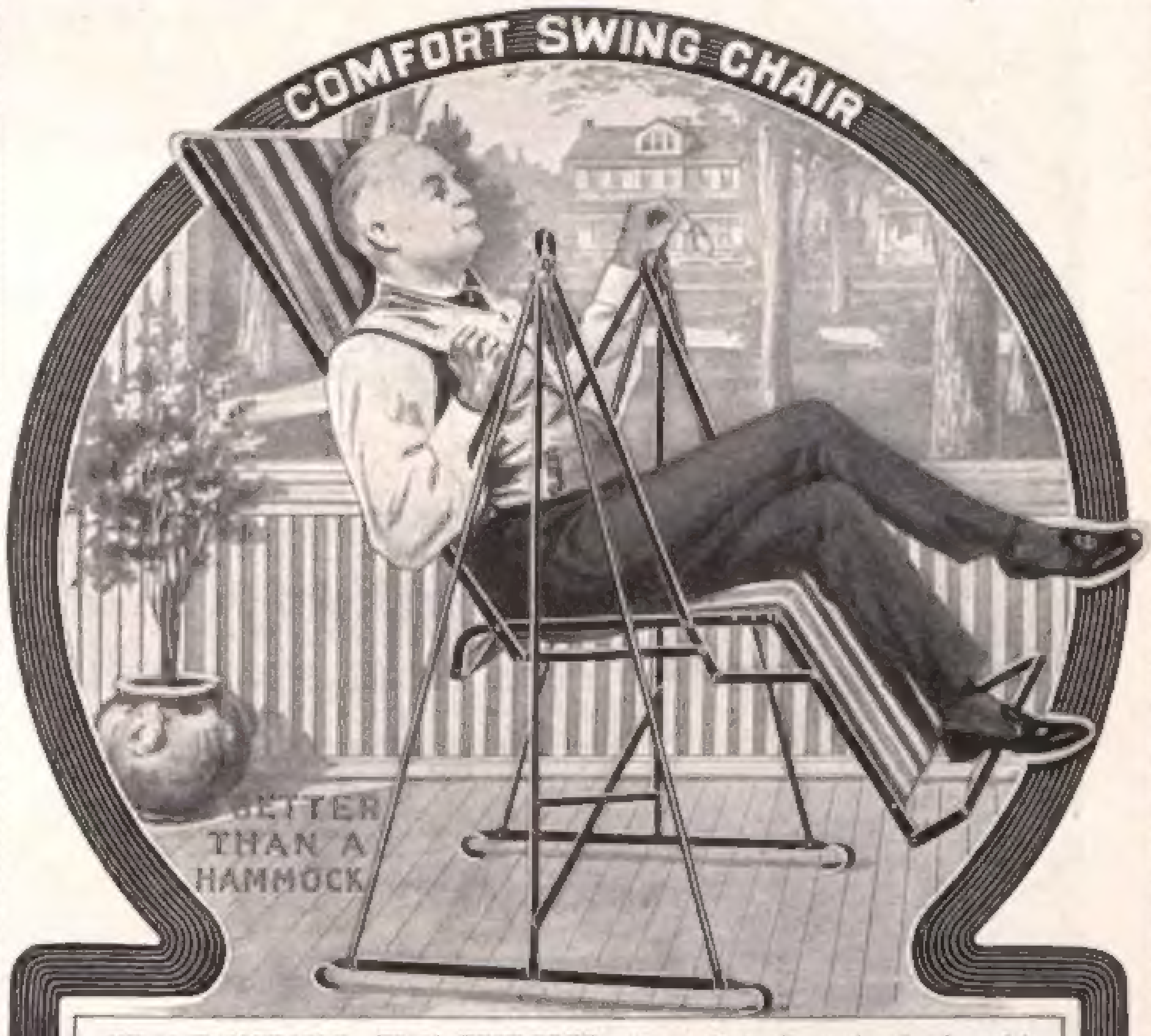

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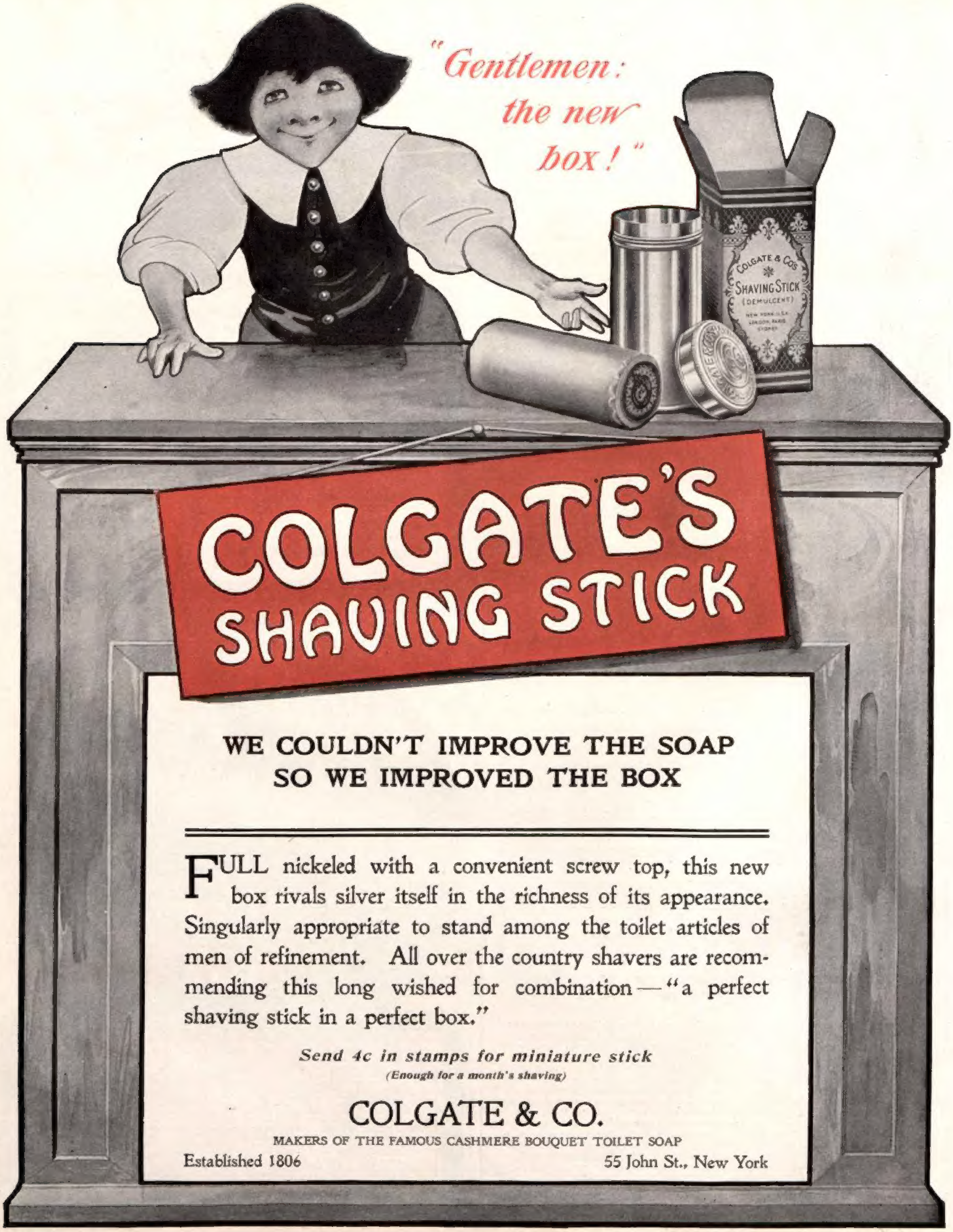
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